ICT, The Somali Diaspora and The Stabilization of a Failed State

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Declaration

I hereby declare that

this thesis

ICT, The Somali Diaspora and The Stabilization of a Failed State

is my own work, and all sources have been acknowledged through referencing.

Signed by candidate

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Mohamed Abokor Elmi

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Abstract

For almost three decades, Somalia has defied definition and expectation precisely because the country has lacked an effective, centralized state apparatus. As a result, the term 'failed state' is often applied to Somalia in popular discourse and by scholars. For a state to formally function as such, a few conditions must be met including the state's ability to unquestionably legitimatize its authority over its territory, its residents pledging allegiance to that state, and explicit recognition by other states. Despite the perceived chaos and violence associated with the country, there is evidence of structures that allow for markets to function and social services to be delivered. The Somali diaspora is one factor in supporting Somalia's economic and social system, as remittances pay for children's education, social services and provide investment funds for businesses. Moreover, Somalia has been able to foster a vibrant Information Communications Technologies (ICTs) sector, comparable to that of its more stable and wealthier East African neighbours. Therefore, the objective of this Information Systems thesis is to examine how Information Communication Technologies are utilized within communities that are considered failed (or failing) and lack defined, and legitimate state apparatus. The guiding research question for this thesis is: What role does Information and Communication Technologies (ICTs) and the diaspora play in the creation of a `stable` Somalia?

To address the research question, in addition to providing Somalia's historical context, three interrelated empirical studies were designed. The first study utilizes both qualitative and quantitative content analysis approaches to extend our understanding of how Somalia is defined in Western media. This included determining when the failed state term became synonymous with Somalia. The study, additionally, applies the principles of Critical Discourse Analysis to explore how Somalia and Somalis are perceived and portrayed in Western news sources. The study confirmed that Western media narratives about the country are negative in tone, violent in the description and have reinforced negative stereotypes regarding Somalia and its people.

The second study explores the existing social structures in Somalia, utilizing Anthony Giddens's Structuration Theory. More specifically, the study examines the banking and credit system used by Somalis, how the education and justice systems are delivered along with other necessary social services accessed by residents within the country. Through in-country key

informant interviews from various sectors and industries, the study aimed to discover how visible and invisible institutions that are central to the delivery of social and economic services in Somalia are mediated by ICTs. This study found evidence of functioning social structures, despite the failed state label applied to Somalia.

The third study aimed, through surveys and key informant interviews, to better understand the role played by the diaspora in Somalia's economic and social system. This study explores the institution behind the Hawala system and how it is enabled by technology. By examining how the remittance system works and the methods Somalis employ including recent innovations such as mobile banking, this study also establishes the role of Information Communication Technologies (ICTs) in the Somali money transfer sector.

In the concluding chapter, the contributions to both the Information Systems field and our collective understanding of Somalia are discussed. Drawing on the evidence from the three studies, this chapter makes four main claims. The first claim of this study is that ICTs act as a binding agent of social structures within Somalia as defined by a social theory framework. I am thus demonstrating why Somali social institutions function in the absence of a robust administrative state. The second claim argues that the diaspora are essential agents in stabilizing Somali social and economic institutions by offering financial aid, investments and knowledge transfer. The third claim suggests that the perceptions of Somalia and its people have been negatively influenced by Western news media. Finally, I argue that definitions of a failed state are narrow, Western-centric and do not necessarily apply to Somalia.

Publications

Part of the research has been published, and comments from the academic community shaped some of the ideas in the thesis. The list of published articles and conference presentations is as follows:

Elmi, M., Ngwenyama. O., "What role does technology mobile money and the diaspora play in the Somali remittance system?" *Electronic Journal of Information Systems in Developing Countries*, Special Issue Title: Digital development for a progressive networked-society" (Revise & Resubmit)

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Elmi, M., (2017). "Big Leap: Mobile Banking and Remittances in Somalia's Development," The Canadian Association for the Study of International Development Annual Conference, Toronto, ON, May 31-June.

Elmi, M., (2017), "Characteristics and Definitions of Somalia as a Failed State: A Critical Discourse Analysis of Western Media." Canadian Communication Association Conference, Calgary, Canada. May 31-June 2.

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Cukier, W., Jackson, S., **Elmi, M.**, & Roach, E., (2016). "The Representation of Women in Senior Leadership Positions and the Media: A Multi-disciplinary Approach," *Gender in Management: An International Journal,* 31(5/6).

Elmi, M., (2016), "The Development implications of Technology in Somalia," The Canadian Association for the Study of International Development Annual Conference, Calgary, Canada, June 1-3.

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Abbreviations

CDA	Critical Discourse Analysis
DOI	Diffusion of Innovation Theory
FDI	Foreign Direct Investment
FG	Federal Government
GDP	Gross Domestic Product
ICT	Information Communication Technologies
ICT4D	Information Communication Technologies for Development
IMF	International Monetary Fund
IS	Information Systems
IT	Information Technology
MTO	Money Transfer Organizations
SNM	Somali National Movement
SSRP	Somali Socialist Revolutionary Party
SYL	Somali Youth League
SAPs	Structural Adjustment Programs
SRC	Supreme Revolutionary Council
TCA	Theory of Communicative Action
UAE	United Arab Emirates
UN	United Nations
USD	United States Dollar

Chapter 1: Introduction and Research Statement

1.1. Introduction

Somalia is an enigma in the international state system. From the outside, we often hear that the country has been embroiled in a civil war with no effective, functional state apparatus for almost thirty years. We read that Somalia is currently divided between differing traditional factions, an internationally backed Federal Government (FG), militants inspired by trans-national ideology, and secessionist regions of Puntland and Somaliland. The FG, which is considered weak and ineffectual, controls only a fraction of the entire country (Hesse, 2010). As a result, the term 'failed state' is often applied to Somalia (Cliffe, 1999; Haldén, 2008; Hills, 2014; International Crisis Group, 2002, 2008; The Fund for Peace, 2014). For a state to formally function, the ability to legitimatize its authority over a territory should be unquestioned, with its citizens pledging allegiance to that state, and explicit recognition by other states (Hall & Ikenberry, 1989; Held, 1989; Melossi, 1990; Oppenheimer, 2007). However, these explanations of Somalia often lack in-depth analysis of social systems apparent within the country. Moreover, the enabling role of Information Communication Technologies in Somali society rarely link them to the same social systems.

1.2. Context and rationale

The popular perception that Somalia is failed is linked to 1991 when President Siad Barre was ousted from office amid a civil war and since Somalia has been without a functioning state apparatus (Menkhaus, 2011). Ever since, the country has been mired in economic and social stagnation, in part due to the lack of a centralized government with control over the recognized territory of the country (Byrne, 2013). After the collapse of the state, several individuals, organizations and international actors have attempted to assert their control with little success (United States Government Accountability Office, 2008). In the immediate aftermath of the Barre's exile, Ali Mahdi Mohamed declared himself president; however, A.M. Mohamed was not recognized by the different fighting factions (Clark, 1992). At the same time, several clans in northern Somalia declared independence from Somalia and created a new state called Somaliland

based on the former British colonial boundary (Bradbury, 2008). After initially attempting to broker a peace deal between A.M. Mohamed and General Mohamed Farrah Hassan Aidid, leader of the largest rebel group - United Somali Congress, international actors through the United Nations inserted themselves in the conflict. In 1992, after a negotiated settlement failed, the UN decided to send a peace keeping mission to Somalia due to a deteriorating humanitarian conditions in which an estimated 350,000 Somalis lost their lives (Clark, 1992). After one year, the UN peacekeeping mission in the country ended. Consequently, the UN and much of the international community reduced their active participation in the country. Nevertheless the UN Secretary General took an indirect role as mediator between contesting local power groups by setting up the United Nations Political Office for Somalia (UNPOS) in 1995 (United Nations, 1995).

Over this period, Somalia's social development indicators became some of the lowest in the world, attributed to the fact that parts of the country were still experiencing civil war conditions along with an insurgency inspired by transnational ideology – Islamism of Al Qaida and the Islamic State (Lindley, 2010b; Lindley & Haslie, 2011; Shay, 2017). The armed conflict that began in the 1980s and continues to this day in some parts of the country has resulted in a large displacement of people. Between 2006 and 2012, the displacement of people was exacerbated by increased conflict as different factions re-ignited their fight for territorial control, leading to a widespread famine in 2011 (C. Robinson, Zimmerman, & Checchi, 2014). Consequently, in 2017 the United Nations High Commission for Refugees (UNHCR) estimated that the country had 2.6 million Internally Displaced Persons[1] (IDP) and another 821,169 refugees[2] outside the country of out an estimated total population of 14 million (United Nations High Commissioner for Refugees, 2017).

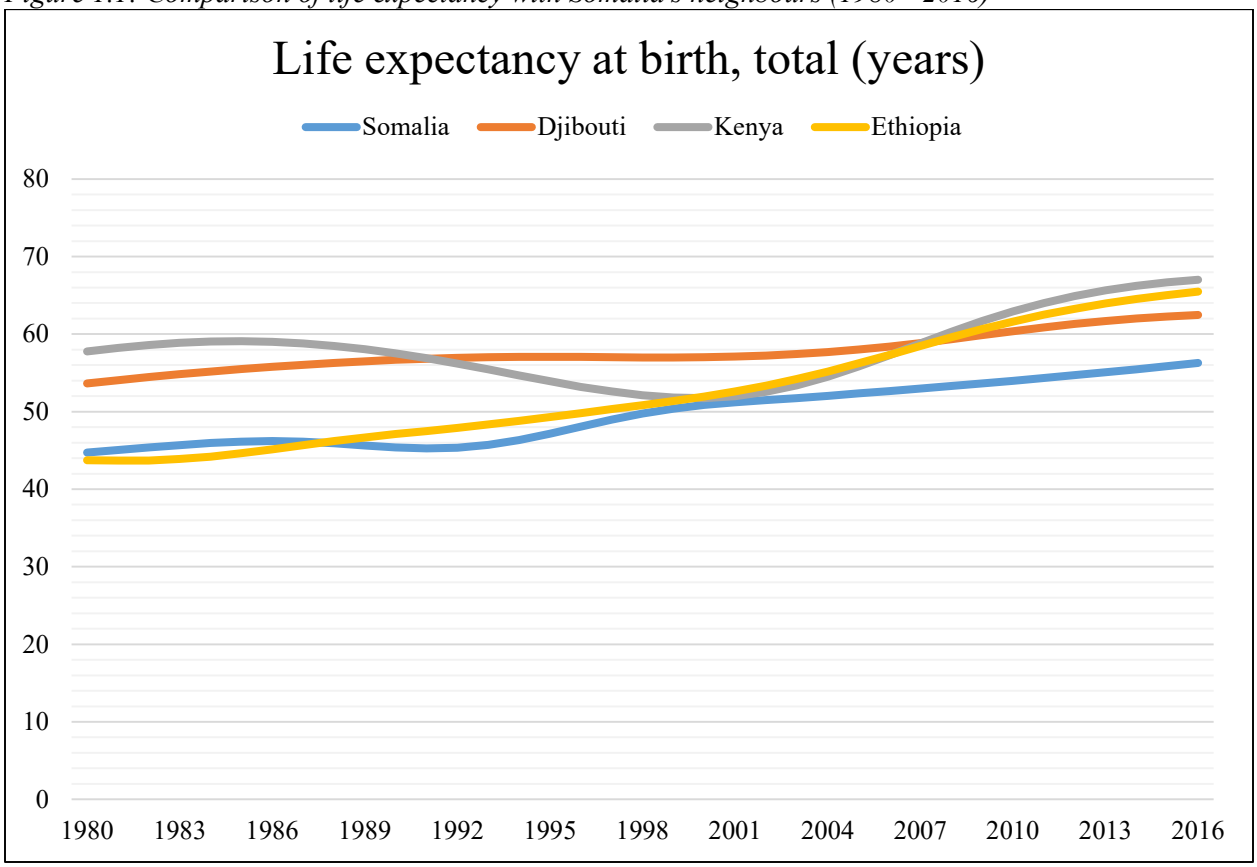
Furthermore, human development indicators show that poverty afflicts the country , with 61% percent of the urban population poor, and 80% of the rural population living under poverty,

[1] According to UNHCR (2017): "Persons who are displaced within their country and to whom UNHCR extends protection and assistance. It also includes people in IDP-like situations. This category is descriptive in nature and includes groups of persons who are inside their country of nationality or habitual residence and who face protection risks similar to those of IDPs but who, for practical or other reasons, could not be reported as such."(United Nations High Commissioner for Refugees, 2017)

[2] According to UNHCR (2017): "Persons recognized as refugees under the 1951 UN Convention/1967 Protocol, the 1969 OAU Convention, in accordance with the UNHCR Statute, persons granted a complementary form of protection and those granted temporary protection. It also includes persons in a refugee-like situation for whom refugee status has, for practical or other reasons, not been ascertained."

for an overall poverty rate of 80% (UNDP, 2010, 2012, 2015). In the last UNDP/World Bank Socio-economic survey conducted in the country, people living under extreme poverty, (living with less than a dollar a day) are estimated to be 43.2% of the population (UNDP & World Bank, 2003). Accordingly, the UNDP estimates that half the population is in urgent need of aid and require some form of international assistance (OCHA, 2012). The country's per capita Gross Domestic Product (GDP) is one of the lowest in the world at $128 US dollars, having dropped significantly from a high of $284 in 2008 (United Nations, 2017). A variety of factors contributed to this drop, including a famine in 2011 and a spike in the civil conflict (UNDP, 2012). As a result, Somalia's life expectancy in 2016 was 56.29 (United Nations, 2015) much lower than its African neighbours (see Figure 1.1).

Figure 1.1: Comparison of life expectancy with Somalia's neighbours (1980 - 2016)



Source: World Bank (2017)

One of the factors hampering Somalia's development has been the low levels of education and illiteracy affecting young people. Instability in the county has contributed to adult literacy rates estimated at 35.5% (UNDP, 2012). In 2012, 73% of Somalis were under the age of 30, according to a UNDP study and 42%, were between the ages of 14 and 29. Moreover, the education rates of these youth were abysmal. for example, only 42% of students attended primary education, and of those, only 36% were girls. Moreover, UNICEF estimated that only 38% of students that started grade 1 were still enrolled in grade 5 (UNICEF, 2013, 2016). While 0.5% of students made it to the tertiary education level, some 51,471 students across the 44 higher education institutions based throughout the country (The Heritage Institute for Policy Studies, 2013). As a result, 21% of youth are neither enrolled in school or are unemployed. See Table 1.1 for a list of selected human development indicators.

Table 1.1: Select human development indicators

Indicators		Year	Data
Demographics	Total Population (millions)	2017	14.7
	Urban share of the population (percentage of total)	2017	44.4
	Total fertility rate (births per woman)	2013	6.6
Economic status	Population living below $1.00 a day (%)	2002	43.2
	Population living below $2.00 a day (%)	2002	73.4
	Gross Domestic Product (PPP, US$)	2012	128.1
	Per Capita GNI (US$)	2012	122.9
	Employed (% of 15-64 Years)	2012	45.7
Health	Life expectancy at birth (years)	2012	54.7
	Under-five mortality rate	2012	147/1,000
	Population with sustainable access to an improved drinking water source (%)	2011	29.5
	Maternal mortality ratio	2010	1,000/10,000
	Infant mortality rate	2012	91/1,000
Education	Literacy rates (% of 6 years and above)	2012	35.5

	Expected Years of Schooling (years)	2010	1.8
	Mean Years of Schooling (years)	2010	4.8
Other indices	Internally Displaced Persons (IDP)	2014	1,133,000
	Refugees	2014	1,080,788

Data source: (UNDP, 2014; WHO, 2015; World Bank, 2015; UN Data, 2015)

Due Somalia's economic and social stagnation, the country is very dependent on remittances from abroad to supplement any income they generated domestically. Remittance services play an essential role throughout the global economy. The World Bank estimates that over $325 billion is transferred worldwide every year, with $40 billion remitted from developed countries to Africa (Mohapatra & Ratha, 2011). Consequently, international agencies such as the United Nations, the African Development Bank and other international NGOs have postulated that the billions from remittances can be harnessed to help developing countries such as Somalia economically and socially progress.

The large Somali diaspora community (conservatively estimated at 1 million) contributes more than $1.3 billion in remittances into the country every year (Hassan & Chalmers, 2008; IMF, 2013). Somalis living in the United States alone remit around $215 million annually (Orozco & Yansura, 2013). It has been estimated that, on average, residents in Somalia receive $3,000 per year (Orozco & Yansura, 2013, p. 10), which is a significant amount compared to the country's per capita GDP of $499 (United Nations, 2017). Furthermore, in 2012 remittances directed towards the country outstrip Official Development Assistance ($101 million), Foreign Direct Investments ($775.2 million) and exports ($515.8 million)(CIA, 2015; FSNAU, 2013). In Somalia, remittances play an outsize role in the economy, with the UNDP concluding: "Without this external support network, the economy would have imploded long ago"(UNDP, 2012, p. 25). This figure results in some households receiving up to 40% of their incomes from the funds transferred from abroad (AfDB, 2013).

Somalia receives one of the largest transfers of remittances on a per capita basis in the world (UNDP, 2012). Slightly more women receive remittances than men do. Interestingly, Somali remittances are 100% sent through other services than the large multinational money transfer agencies such as Money Gram or Western Union. Moreover, these money transfer agencies tend

to be self-owned retail operations. The unique system that developed by Somalis to send and receive money has been the result of a lack of standardized financial institutions linked to the international financial system. More specifically, a system built on trust has developed to become one of the most efficient systems to transfer money. Although Dahabshiil, one of the largest Money Transfer Operator (MTOs) is family-owned, most MTOs are independently owned by a group of shareholders (Orozco & Yansura, 2013). This system is based on an intricate communication method beginning with a physical-delivery method that emerged even before the period in which the country was at war. It evolved as Somali community spread globally and built social networks across international boundaries. The money transfer system also embraced technology, particularly telephone communications, to deliver the remittances. Since its relatively recent implementation, mobile banking has allowed for an almost instant delivery of transfer monies to the recipient around the country.

However, the data and the information presented about Somalia appears to lack historical context and the current reality within the country. Most of the prescriptions for what ails the country is to create conditions that foster, a state-centric approach similar to Western countries. Consequently, what the Somali people are witnessing presently is often not connected to what happened in Somalia prior to 1991. Somalia's history and its people complex. One thing that is common throughout Somalia's history is that it has had no singular government in control of all its people and territory. What we know now about Somalia is linked to relatively new, Western-defined view of what a state, should look like and the type of relationship people should have with the state. Utilizing an inductive approach, this thesis wants to go beyond these widely shared explanations of Somalia and offer insight into Somalia and its people. Moreover, this study wants to offer an analysis that can help explain this disconnect. Moreover, I want to bring out the role that ICTs play in fostering a different kind of relationship between what we view as state.

1.3. Research Question

Over the last three decades, the Information Communication Technologies (ICTs) sector has become a potent force in how the global community functions (Gurstein, 1999; Heeks, 2010; Webster, 2014). Over this same period, advancements within the ICTs sector have transformed

how people communicate (Leu, Kinzer, Coiro, & Cammack, 2004; Schreyer, 2000), how the world conducts commerce (Chareonwongsak, 2002; Wigand, 1997) and how people are educated (R. E. Anderson, 2003) to name a few examples. Accordingly, ICTs are fully embedded in the economic and social structures of every corner of the world. Within developmental states, particularly in Africa, investment in the ICTs sector has been encouraged as a way to improve their economic and social standing (Unwin, 2009). ICT for development (ICT4D), for example, is offered as a guiding policy that could be implemented in a way to address economic stagnation and social ills in countries termed 'developing', 'Third World' and 'least developed', of which some are further labelled 'failed' or 'failing' (Doong & Ho, 2012; Sein & Harindranath, 2004; Thompson, 2004). However, within the Information Systems (IS) field and beyond, little attention has been paid to how ICTs function in spaces that lack a unified state structure that acts as intermediaries between and among various private entities including, for example, assisting in gain access to standardized technology. Consequently, the objective of this study is to examine how information and Communication Technologies are utilized within communities that lack defined, legitimate, failed (or failing) state apparatus. More specifically, this thesis examines the case of Somalia, a state fragmented politically and yet fosters a vibrant ICT sector that is comparable to its East African neighbours. The research question that will guide my study is: What role does Information and Communication Technologies (ICTs) play towards stabilizing Somalia?

i. How has Western, English-Speaking, mass media affected how Somalia is defined, perceived and discussed in the West and globally thereafter.
ii. What institutional and organizational structures have allowed economic and social activity in Somalia under failed state conditions?
iii. What role does information communications technology and the diaspora, through the remittance system, play in the economic and social ecosystem of Somalia?

1.4. Research Problem and Objectives

The landscape of literature surrounding Somalia requires further exploration. The first aspect of this Information Systems dissertation will be a closely examination of various perceptions about the country with Western media. This thesis will employ both qualitative and quantitative

methodological approaches to ascertain the role that ICTs play within the context of Somalia. Within the international relations subfield, concerns regarding the security and-terrorism nexus are often central to the discourse on Somalia. The country's positioning in the international system has led to confusion and needs to be better defined. This thesis is heavily influenced by my personal history and background. As a person of Somali descent, I was often curious was as to why a particular narrative about Somalia is so pervasive. What I know of Somalia and the Somali people are often at odds with what the news says about the country and its people. I also grew up and received my education in the West, and I have been exposed to the stories about Somalia from afar. This contradiction has a fed curiosity to offer a better explanation of the country and its people.

Thus, the first study of this dissertation examines how Somalia is portrayed, discussed, and examples of its perceived failings. More specifically, this dissertation will examine Western English-speaking news media. Additionally, this study will explore the available data, including that of the United Nations and its member agencies, to determine the economic and social context of this "failed" state. More specifically, this study will examine the day to day economic activities of the country's 14 million people. Moreover, a careful examination of the data dealing with Information and Communication Technologies will be undertaken. This data analysis will help identify how the country's institutions function. Once that is accomplished, this study will then explore the issue of the diaspora and their connection to the country.

Somalia is often described as a failed state in popular discourse, particularly in Western mass media (Haldén, 2008; B. G. Jones, 2008; Menkhaus, 2014). The country is often presented as the definition of state failure as Byrne (2013) observes: "when thinking of states that have 'failed', it is most likely that Somalia will be first to spring into the mind" (p. 111). Furthermore, this discourse has resulted in the perception of Somalia being portrayed as a haven for pirates, which fosters terrorists and is generally ungovernable (International Crisis Group, 2002; Marchal, 2007). Consequently, the first study of this thesis conducts a Critical Discourse Analysis (CDA) of how Western, English-Speaking, mass media has affected how Somalia is defined, perceived and discussed in the West and globally thereafter. The media play a vital role in defining and shaping reality in society (Adoni & Mane, 1984; Gamson, Croteau, Hoynes, & Sasson, 1992). More specifically, mass media exerts its influence and power through the reproduction of

knowledge systems and assists in the exertion of influence in social relations and practices (Habermas, 2006). By understanding the discourse surrounding Somalia, this study aims to fulfil a gap in the research of how the media ideologically constructs perceptions of the country and its people.

Consequently, this study explores the discourse of how media organizations based in England, Canada and the United Kingdom discussed Somalia through Habermas' concept of universal pragmatics, which creates a framework that showcases a 'communicative action' (Dahlberg, 2004; Habermas, 2002).

Habermas' Theory of Communicative Action defines four main types of behaviour and social action that agents and actors utilize: instrumental, communicative, strategic and discursive (Kemmis & McTaggart, 2008; Lyytinen & Hirschheim, 1988; Ngwenyama & Lee, 1997). Communication acts, particularly those found within text or speech, underlie a set of claims mainly truth, sincerity, legitimacy and comprehensibility communication. This study aims to test the claims made in the media reports about Somalia. The purpose of the CDA analysis of the validity claims is to test for perceptions of Somalia, along with creating a revised definition of a failed state.

The second study of this thesis explores evidence of institutions and societal structures in Somalia. Although the country is perceived as having few institutional structures, there is evidence of structures that allow markets to function and to deliver social services. This study will scan for evidence across sectors to explore evidence of these existing institutions. Institutions as a concept can be distilled as the rules of the game (Ostrom, 2007). More specifically, the rules of the game can be formal in the sense of the regulatory bodies, organizations and agencies or they can be informal rules based on norms and customs of a particular society, referenced in Habermasean terms as lifeworld (Campbell, 1998; Habermas, 1991). By examining evidence of how institutions such as the monetary system, social services systems, education system and justice system are delivered, this study will delve past superficial media perspectives of Somalia. Moreover, how the ICT sector enables these institutions and structures sector to deliver goods and services to Somalis will be explored. Notably, empirical evidence of this study will critically examine the role of ICT in all the areas of the economy.

The third and final study of this thesis scrutinizes the role of technology in economic and social systems of Somalia through an extensive analysis of the remittances sent by Somalis in the diaspora. More specifically, this study focuses on the communication and social networks utilized by Somalis currently living abroad in order to facilitate money transfers and foster social relationships through a unique system called Hawala. Somalia relies heavily on remittances to pay for children's education, social services, and provides investment funds for small businesses. More specifically, it has been estimated that close to 40% of families in the country rely on the $1.3 billion remittances per year (Gutale, 2015). Moreover, remittance, serve between 25% to 40% of the national economy in addition to serving as a financial cushion during humanitarian emergencies (Hassan & Chalmers, 2008). Accordingly, remittance companies account for a large segment of the financial sector in Somalia. Yet, the remittance system functions in spite of the lack of a financial system. How the Hawala system functions along with its role as the economic backbone of the country is little understood. Thus, the aim of the third empirical study is to better demonstrate the role played by the diaspora in Somalia's economic and social systems through the use of Hawala. I do so by examining how the remittance system works. I also study the role of ICTs with a focus on how recent innovations such as mobile banking are employed in the Somali money transfer sector.

An exploration of how the remittance system utilizes ICTs within Somalia is part of this final study. The ICT sector is one of the most productive sectors of the Somali economy, and it is also one of the largest segments of the county's GDP per year (UNDP, 2012). Furthermore, the ICT sector has developed locally over the years serviced by local companies (Hesse, 2010). This growth can be witnessed in part due to the proliferation number of companies in the ICT sector as well as the relatively low cost associated with access to ICT services (Unwin, 2009). Thus, like much of the world, Somalis now have access to news, communication, services and more at the touch of a button. This leads to another question of this study: What role, if any, has the diaspora played in the advancement of the ICT sector in Somalia?

In the past, communication networks required expensive land and undersea cable lines in addition to a vast network of physical infrastructure, which meant ICT was unaffordable for developing countries because of the high costs associated with implementing and sustaining such networks over large, rugged terrain. This lack of ICT infrastructure coupled with other issues such

as lack of paved roads, access to a stable supply of electricity or a highly educated and skilled workforce resulted in developing countries lagging technologically compared to developed countries (Aker & Mbiti, 2010). Accordingly, many developing countries, including those in conflict and primarily African countries struggled to benefit from the economic and social benefits of ICT.

However, over the last three decades, the move to wireless, mobile technology has enabled countries that lacked the expensive physical infrastructure to join in the ICT revolution (Etzo & Collender, 2010). The emergence of mobile technologies over these years has increased the number of low-cost technology resulting in a variety of ICT companies. Thus, more people in developing countries gained access to these technologies, particularly cellphones, increasing the possibilities to easily communicate and conduct commerce. The ICT revolution also brought with it innovations that were developed locally. The most cited example of this is M-Pesa in Kenya. M-Pesa brought with it the ability to easily send and receive money through text messages and acquire physical cash from ubiquitous money agents throughout the country (Mbiti & Weil, 2011).

In the case of Somalia, since the year 2000, the number of people with mobile phones has risen from 1% to roughly half of the population (46.7%) in 2017 (United Nations, 2017). More specifically, the number of people with cellphones was 648,200, but by 2013, that number had reached 6,653,040 million subscribers (World Bank, 2015b). In comparison, the number of telephones plateaued in 2004 at 1.2% (100,000) of the population having access to a landline telephone and has been steadily declining to 0.6% in 2013 (64,000). One of the factors increasing the populations connectivity has been the move towards mobile phones, particularly internet-enabled smartphones. Another factor has been to the increased accessibility of mobile technologies is the reduction in cost of the physical handsets.

The five largest companies that currently operate in the country are Telesom, Somtel, Hormuud Telecom, Golis and NationLink. Interestingly, Dahabshil, the largest money transfer organization in the country, was taken over the largest cellphone operators in Northern Somalia, Somtel Network. This was in part to manage the mobile money platform developed by Somtel though a variety of smaller operators are in operation. In June 2014, the Somali Ministry of Posts and Telecommunications blocked some carriers that did not have licenses (International Telecommunication Union, 2014). The World Bank has instituted a review of the

telecommunications sector to assist the Somali federal government with better regulatations (World Bank, 2015). The review ensured that the three large telecom companies started paying the federal government 400,000 dollars per month instead of licensing fees. This means that the government will be earning $12 million in 2015 for the three companies.

Somalia has witnessed a rise in internet users in part due to the increased number of internet-connected devices and the ubiquity of smartphones, which have integrated many functions into handheld devices. Internet users stand at 163,185 or 1.5% (0.6% are broadband users) of the population in 2014 (see Table 1.2). However, these figures only relate to users who have access to the internet through a connection at home, not taking into account mobile users (Hare, 2007). Even with landline connected internet users, the number grew by 12% in one year (United Nations, 2017).

Table 1.2: ICT Penetration in Somalia

Fixed broadband Internet subscribers (2013)`	60,000
Fixed broadband Internet subscribers (per 100 people) (2016)	0.34
Internet users (per 100 people) (2016)	1.88
Mobile cellular subscriptions (2017)	6,653,040
Mobile cellular subscriptions (per 100 people) (2017)	46.7
Secure Internet servers (2017)	378
Secure Internet servers (per 1 million people) (2017)	25.64
Telephone lines (2013)	64,000
Telephone lines (per 100 people) (2013)	0.6

Data source: (UN Data, 2017; ITU, 2018)

Another example of the Somalis embrace of ICT has been the proliferation of websites that are about Somalia and originate from within the country (Abdisalam M Issa-Salwe, 2006). The number of Somali related websites have seen a marked increase over the last decade, matching the proliferation of mobile technologies. Moreover, the internet has become an important source of news and information for people living in the diaspora (Menkhaus, 2013). Abdisalam M. Issa-Salwe and Olden (2008) have argued that the social nature of ICTs are conducive to Somalia because of the high importance placed on oral traditions. The internet has served to create and

facilitate a sense of identity online to a population that is spread around the globe. For example, the number of Somali youth who are members of social media site Facebook has increased steadily over the last few years. Specifically, Dhaha and Igale (2013) estimate that 51% of youth with access to smart phones are members of the social media website.

The lack of regulation is cited as one of the main reasons why the country's telecommunication industry has proliferated. One industry held up as an example of having blossomed without a regulatory framework under the state is the ICT sector, and some researchers point to this industry as having helped Somalia stabilize (Stremlau, 2012). The industry has utilized customary law of *Xeer* as well as religious law of sharia in place of a system implemented through government (Center for Global Communication Studies, 2014). The growth of the sector has been facilitated by the advancement of technology that can be easily set up and installed without the need for substantial investment infrastructure (Hesse, 2010). The ICT sector is also aided by the fact that the "tax" charged to them by the various factions has been relatively low compared to other parts of the economy because it is deemed a vital service (Hesse, 2010). However, the ICT sector faces with problems precisely because of the lack of centralized oversight. Examples include (1) the nonexistence of clear structure for assigning numbers, (2) some calls cannot connect with rival phone systems, and (3) service in rural areas is often spotty due to the companies concentrating within populated centres. However, the ICT sector is credited with providing the cheapest long distance calling rates in all of Africa. The sector provides a mechanism for the other parts of the economy to function. For example, the large Somali diaspora can easily and relatively quickly send money to family members still in Somalia (Yusuf, 2015).

Somalia has created a vibrant telecommunication sector that has connected a large segment of the population. Through the three studies, the resulting thesis contributes to the Information Systems field by expanding knowledge of the intersection between society and technology. In the case of Somalia, state failure is divided into issues of either 'political' or 'social' disorder (Haldén, 2008). Although the country has no centralized state structure, private entities and communities have created and fostered new ICT companies. The companies have invested a significantly smaller amount compared to the neighbouring countries to set-up their companies, and yet they are thriving. The advancement of cheaper technology that is easier to deploy has facilitated the

growth of the sector. For example, 'cell-phone companies in a suitcase' can be easily created to fill a need within a remote community.

Regulation and red-tape have hampered the adoption of new technology in some of Somalia's neighbouring countries. In Somalia, however, the lack of a state has been associated with reduced operating costs because ICT companies do not have to pay excessive taxes and fees. Considered a vital service, the ICT sector has benefitted from a relatively lower taxation rate compared to other parts of the economy. ICT could serve as a method to encourage peace in the fragile capital, it could assist serve a cost-effective way to educate youth, and it could boost an economy that does not absorb a large unemployed population. Understanding the contribution of ICTs through these three studies may serve as a powerful tool in understanding Somalia.

Accordingly, this study explores the role of ICTs and the diaspora in the creation of a `stable` Somalia, employing a multi-method approach to ascertain the impact that the diaspora has on the ICT sector. This study started by collecting baseline data about the Somali population in Canada and the Greater Toronto Area (GTA). Then, I created an inventory of the Hawala business gathered from secondary sources and online business listings along with the Somali remittance sector worldwide. Next, a survey was conducted of 143 Somalis who have remitted internationally in 2017. The survey was divided into four sections: inclusion criteria, reasons for remittances, the technology used and demographics. The survey technique is best suited when seeking out a larger number of participants in order to better explain the phenomena at hand (Fowler Jr, 2013). Finally, small–sample interviews were conducted with members of Somali Money Transfer Organizations (MTOs) in the GTA to understand the business climate. The aim of the interviews was to get specific inputs from people with direct knowledge about the remittance system more generally and technology utilized.

1.5. Nomological Net

The structure of this thesis is illustrated by the nomological net, which is designed to capture the main concepts and themes explored in this thesis (see Figure 1.2). The nomological net is defined as "the predicted pattern of relationships that would permit naming a construct" (Cook & Campbell, 1979, p. 70). The nomological net is helpful in clarifying how different studies are connected, particularly in a thesis such as this where multiple studies and approaches are utilized.

The net is categorized into three sections to mirror the three major research areas explored in this thesis. The first study explores the definition of Somalia as a failed state through a Critical Discourse Analysis of perceptions of the country. In order to accomplish this, definitions of a failed state, and resulting international implications, are examined in Western news media discourse. The second study then examines the role of institutions in the country and explores evidence of internal social structures that allow for the delivery of economic and social services to the Somali public. More specifically, the banking and credit system of the country, the education and justice systems along with the provisions of social services that are available to residents within the country are studied. The third study explores the role of the diaspora in the remittance system, also called Hawala. Moreover, this study explores the institution behind the Hawala system and how it is enabled by technology. By examining how the remittance system works and the methods Somalis employ including recent innovations such as mobile banking, this study establishes the role of Information Communication Technologies (ICTs) in the Somali money transfer sector. Thus, drawing on the evidence from the three studies, the concluding chapter makes four main claims that contribute to our collective understanding of Somalia.

Figure 1.2: Nomological Net of the study

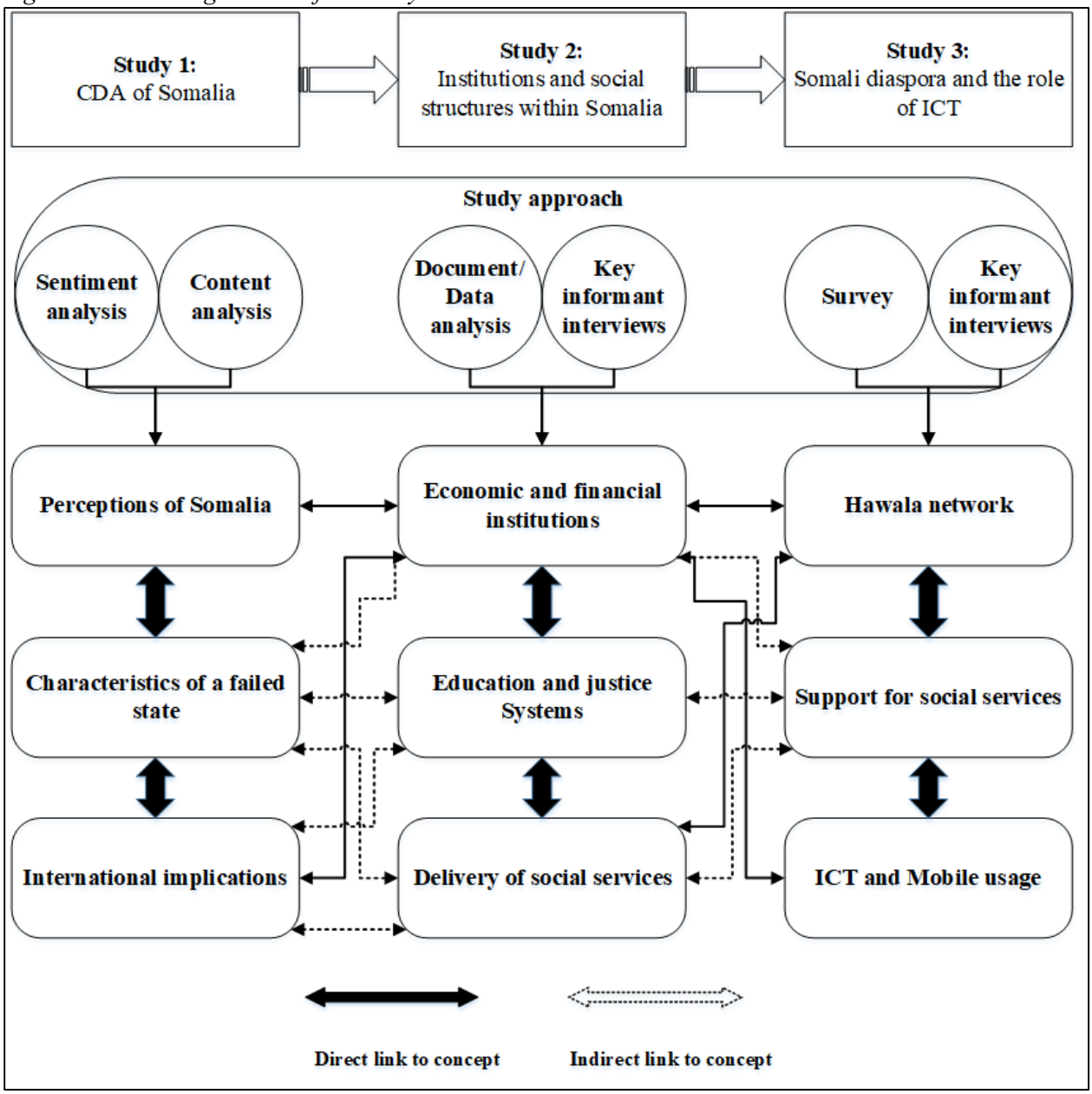


Table 1.3 provides a summary of the research questions for each study, the title, the research approach utilized for study and finally, the research strategy applied for each study.

Table 1.3: Summary of thesis structure

Study	Research Questions	Study title	Research Method	Research Strategy
Study 1	1. How has Western, English-Speaking, mass media affected how Somalia is defined, perceived and discussed in the West and globally thereafter? a. What are the characteristics of a failed state? b. What are the main causes of a failed state?	Characteristics and Definitions of Somalia as a Failed State: A Critical Discourse Analysis of Western Media	Critical Discourse Analysis	Deductive
Study 2	1. What institutional and organizational structures have allowed economic and social activity possible in Somalia under conditions of failure? a. How does the economy work in Somalia? b. How is education delivered, and how are individuals certified? c. What approach do these dispute resolution mechanisms gain and maintain their legitimacy?	Institutional and organizational structures within Somalia that support economic and social activity: Evidence from Somaliland	Interviews – Thematic Content Analysis	Deductive
Study 3	1. What role does information communication technology and the diaspora, through the remittance system, play in the economic and social ecosystem of Somalia? a. How does the remittance system work in Canada? b. What role, if any, has the diaspora played in the advancement of the ICT sector in Somalia?	The roles of technology in economic and social systems of Somalia: A case of remittance by Somalis in the Diaspora.	Survey, Small-sample Interviews	Retroductive

1.6. Structure of the thesis

The remainder of the thesis is organized as indicated in the following section.

Chapter 2: The Historical Context - provides a historical overview of Somalia, including the social and familial linkages of the country. This chapter also provides a brief outline of the Somali people and debates about the Somali identity. Next, this chapter discusses the colonial era its impact on the country and its influence on the language about the Somali people. Finally, this chapter concludes by looking at what happened to the country since independence until the collapsed of the government in 1990.

Chapter 3: Study 1 - the first empirical study of this thesis examines the discourse surrounding Somalia. The data utilized for this chapter is 14 English speaking news sources based in the United States, Great Britain and Canada. Thus, the main research question that guides this study is: How has Western, English-Speaking, mass media affected how Somalia is defined, perceived and discussed in the West and globally thereafter. The chapter begins, with sentiment analysis of news article headlines to explore the type of language utilized in reference to Somalia. Then, , a content analysis of the corpus of the data using Leximancer, a Computer-Aided Content Analysis, to uncover the themes and concepts found within these stories. Finally, a mixed-method approach is utilized using the Atlas/Ti of coding a priori codes as well through new codes that emerged from a close reading of the news sources. This study employed Jurgen Habermas' Theory of Communicative Action and utilized Critical Discourse Analysis to understand the characteristics of a failed state.

Chapter 4: Study 2 - This second study reviews the existing social structures within Somalia, using Somaliland as a case study. This section explores how the Somali economy functions and how social services are delivered. This study is guided by the question, what institutional and organizational structures have allowed economic and social activity possible in Somalia under conditions of failure? Through in-country informant interviews from various sectors and industries, the visible and invisible institutions central to delivering social and economic services in Somalia is examined. This study explores how the Somali economy functions and how social services are delivered in the country. This study employs Anthony Giddens' Structuration Theory as most appropriate to explain the situation in Somalia. The concepts that form and underlie the theory

such as power, agency and structure are important in understanding the institutions that bind the social practices within Somalia.

Chapter 5: Study 3 - The final study of this thesis aims to better understand Somalia's economic and social system through in-country interviews and surveys. The study tested three theories, Social Ties, Altruism, and Diffusion of Innovation to ascertain the role of the diaspora and ICTs in supporting people in Somalia through remittances. By examining how the remittance system works and by studying what methods Somalis employ including recent innovations such as mobile banking, the role of ICTs in the Somali money transfer sector is established. This study explores the institution behind the Hawala system and how it is enabled by technology. The main question guiding this study is What role does technology and the diaspora, through the remittance system, play in this economic and social system of Somalia?

Chapter 6: Conclusion - This chapter summarises the empirical evidence of the thesis. Moreover, this chapter offers contributions to both the IS field and argues for new understanding of Somalia. Consequently, a theoretical elaboration employing social theory is utilized based on the previous three studies' empirical evidence. It offers insights into the limitations of the thesis and offers some areas for future research.

Chapter 2: The Historical Context

2.1. Introduction

In order to understand what Somalia is and who the Somali people are we have to understand their history. Moreover, we need to understand what social structures and the types of government that have existed before and after colonization. One aim of this thesis was to understand what explains modern day Somalia and Somali people, without this fundamental understanding some of the theories about how Somalia is a "failed" state is lacking. In light of this understanding, this second chapter aims to detail how Somalis utilize a dual mechanism to govern interpersonal relationships along with the inter-clan relationships. Moreover, I touch aim to upon some of the critiques that have emerged from our current understanding of the Somali people and the country they come to inhabit. What the clan structure is, and how it is intertwined with political system of the Somali people. I also examine other explanation about Somalia such as class, economic and even gender structures as better interpreters, rather than clans, of Somali society. The chapters discuss how the various European colonial systems affected the people in the Horn of Africa region. The British and the Italians laid claims to different parts of the region and over the decades they went about changing how resources and power were distributed. Finally, this chapter illustrates the response to colonialism and the Somali people's fight for independence. This included the drive to unite the Somali regions that were separated by colonialism.

Somalia is located on the eastern coast of Africa surrounded by the Red Sea, the Gulf of Aden and the Indian Ocean to its north and east and it is land-bordered by Djibouti, Ethiopia and Kenya (See Appendix 1). Like much of Africa, this modern boundary was shaped during the colonization period by European powers in the late nineteenth century (M. Harper, 2012; Prunier, 2010). Prior to European colonization, the land was defined by an ever-changing, permeable territory with a variety of peoples and characteristics (H. S. Lewis, 1966). The origins of the Somali people cannot be directly linked to a singular movement or time period. The interactions of the Persian-Arabic contact with the Bantu people within the Somali peninsula is widely accepted as the origin of the Somali people (Kassim, 2006). Accordingly, the region was not a single, unified or cohesive grouping led by one or a few acknowledged leaders, but a rather inhomogeneous

grouping of people who occupied a mostly arid land (H. S. Lewis, 1966; Pankhurst & Cassanelli, 1989). The country witnessed several forms of identities as well as norms of governance. Early records indicate cities and coastal regions came under the rule of distant sovereigns in far-off places like Egypt, Oman, and Zanzibar often with little direct rule (Djama, 2010).

Over time, a more cohesive ethnic grouping of people, the Samaal and Saab, began to emerge with a significant population that shared a similar language (Somali), religion (Islam), and cultural system (*Xeer*) (Bradbury, 2008; Laitin, 1976). Due to their nomadic lifestyle, the Somali people spread out throughout the Horn region in search of grazing land and water for their animals (Laitin, 1976; I. M. Lewis, 1999). By the two largest rivers, a group of sedentary agriculturalists dominated in the southern part of the country. Its location on the coast and its proximity to the Arabian Peninsula greatly influenced its culture, while contact with inland peoples came to define a strong sense of identity (Pankhurst & Cassanelli, 1989). The Somali people then could be described as being a 'nation' with the necessary political and social constructs that entails being labelled as such (Abdi, 1998). Notably, during this early period, Somalis did not have a clearly defined 'state' in the European 'Westphalia' model[3]. This has led some scholars to label, Somalia as "a nation in search of a state" (Laitin & Samatar, 1987; Little, 2003; Makinda, 1991, p. 112).

2.2. The Somali – a nation of clans?

The positioning of Somalia linked it to the wider world, through trade with Arabs, Persians and later Europeans – particularly the Portuguese (Adam, 2010). Precisely due to this contact, the Somali culture, language and governance has evolved as it has come into contact with these different peoples and it spread from the coastal regions deeper into the interior of the African continent (M. Harper, 2012; Ahmed I. Samatar, 1988). The various cultures that met on the Horn of Africa contributed to the national myth of the uniqueness of Somali culture (Bradbury, 2008). None the less, Somalis strongly single out their attachment to Arabic and Islamic culture more strongly than others (I. M. Lewis, 1962). Somalis claim to be different from other Sub-Saharan cultures, as M. Harper (2012) noted: "the perception of a deep connection with the Arab world

[3] Although this model has been criticized as largely 'fiction' (Eva, 1998, p. 33; Krasner, 2001); for the purposes of this paper, the Westphalia State Model refers to "a state-centric, sovereignty-oriented, territorially bounded global order" (Falk, 2002, p. 147)

explains why many Somalis see themselves as 'other' than sub-Saharan Africans"(45-46). Another factor employed to distinguish themselves from their neighbours is the religion of Islam (Laitin & Samatar, 1987). Thus, Somalis often trace their direct lineage to specific Muslim Sheikhs that came to settle within the territory (Laitin & Samatar, 1987; Ahmed I. Samatar, 1988).

A unifying factor about Somalis is the common language shared almost unanimously by the population (A. A. Warsame, 2001). The Somali language can be traced to the ancient Egyptian era and is related to the Afro-Asiatic group of languages (Mukhtar, 2010; A. A. Warsame, 2001). Although the language has various dialects that are unique to particular parts of the region, it has been estimated that there are some 20 identifiable dialects (Mukhtar, 2010). The exact origins of the language is unknown; however, it can be linked to the trade route that the country occupies. For example, some point to the Arabic terms that dominate business terms of Somali (Mukhtar, 2010). Additionally, historical documents are dominated by the use of the Arabic language. This evidenced by the fact that most antiquities found or preserved within Somalia are written in Arabic script. However, the Somali language developed out of a mixture of the various languages that surround the Arabian Gulf and the Bantu languages of the African interior. As permanent seaports and larger settlements were established, the language became more entrenched. Over time, the Somali language became a point of pride within Somali culture as poets, poetry and the spoken word were celebrated (Laitin, 1976).

Correspondingly, the claim for being different from other sub-African inhabitants has influenced how Somalis perceive each other as well. As cultures and people intermingled, a system of patrilineal kinship became entrenched. This developed into a multitude of clans and sub-clans, gradually becoming the primary system of governance (I. M. Lewis, 1962). The clan system is the main structure of the social organization, which defines the relationship between individuals, class and territories (Menkhaus, 2000). Furthermore, the system is a dominant and enduring form of identity and identification. For example, it is often noted that when Somalis meet each other for the first time, they introduce their family lineage as a point of reference (I. M. Lewis, 1999). The clan labels defined the relationship between Somalis either to unite or to divide, politically (Mah, 1999). For instance, these divisions have led some to observe Somalis "a people divided by their sameness" (Washington, 2003, p. 9). The robust clan system has come to define the Somali people for good or bad.

The clan system is dominated by six major clans that are situated within two major ethnicities in the territory; the Somaale and Saab ethnic groups. More specifically, the four, mostly pastoral northern clans are Darood, Dir, Hawiye, and Isaq. The two main sedentary clans are the Digil and Rhanweyn located in the areas surrounding the two rivers in the south (M. Harper, 2012; Laitin & Samatar, 1987; I. M. Lewis, 1962). The clans have common historical linkages that have obvious connections with constantly changing territories and alliances that are often fluid (Ssereo, 2003). These six major groupings contain within them numerous sub-clans and sub-sub clans (Cassanelli, 2010; I. M. Lewis, 1957). The basic unit contains between 500 - 1000 members that then trace their lineage to the larger grouping (Bruton, 2012). Although the exact numbers of clans are still unknown, the number has been estimated to be five hundred by one author (M. Harper, 2012). For a list of clans and sub-clans, see Appendix 2.

During pre-colonial times, the clan helped establish the rules and norms of people living in the Horn region (D. M. Anderson, 2012). The clan structure was, to a great degree, intertwined with the political system of Somalis (Ssereo, 2003). Furthermore, a framework under the clan system outlined societal roles, including dispute mechanisms and land management. More specifically, a dual mechanism outlined the roles of people, and the *rer* system managed intra-clan relationships while the *Xeer* governed the inter-clan negotiations (Doornbos & Markakis, 1994). Typically, the clan was governed by a council of elders that established negotiated alliances with lineage-affiliated clans, defined territories of claim. They could also define the terms of war and peace. Within the clan, a Sultan is often at the head of the leadership structure yet the "positions are tenuous and carry little defined authority beyond such personal influence as a particular incumbent is able to exercise" (I. M. Lewis, 1962). However, the decentralized manner of governance with all clan members of the participating in the political process led I. M. Lewis (1999) to label the Somali governance system as a "Pastoral Democracy." Additionally, the leaders did not have defined constitutional laws or the courts that enforced them (I. M. Lewis, 1962). Alternatively, the political structure necessitated the rules be created in an ad-hoc manner and that all concerned community members can participate in the proceedings. In modern times, Somalia and Somalis have come to be defined anthropologically by the clan-lineage system.

However, a vigorous debate surrounding the true role of clans has arisen, even the method by which to define a clan in the Somali context has itself come into question (Djama, 2010; Luling,

2006). Some have pointed to class, economic and even gender structures as better interpreters, rather than clans, of Somali society (Ahmed I. Samatar, 1988). The use of clans as the central paradigm to examine Somali society is viewed as too weak and too simplistic (Besteman, 1996). For example, although the clan theory has its merits, it "suggests to many people something irrational and mindless, generating motiveless hostilities" (Luling, 2006, p. 474). A determining factor, some critics note, is the quest for economic and political power is at the heart of manipulation of a clan system (Luling, 2006; Ssereo, 2003). As Abdi I. Samatar (1992) contends the appeal to clanism today was partly supported by the competition for state resources, which was directly perpetuated by various elite actors (Abdi I. Samatar, 1992). As Abdi Ismail Samatar (1992) argued, was due to "the leadership in the old tradition had no public resources that they could compete for and loot, and as such, the nature of the allocations made under that regime was qualitatively at variance with the current order. The moral force of the *Xeer* and the materially constraining conditions of the household economy were not operative" (Abdi I. Samatar, 1992, p. 634). Simply put, the clan label does not apply in today's global economic and state system.

Furthermore, cultural hegemony was also employed, mainly, through the dominant influence perpetuated by the British anthropologist I.M. Lewis about Somalia. Critics point to Lewis's conclusions that clan (and Kinship lineage) was often the overriding factor of how people interacted with each other both in pre-colonial and modern times (Djama, 2010; Abdi I. Samatar, 1992). Lewis's influential writings on the Somali has embedded terms into our understanding of the people, including terms such as 'Pastoral Democracy,' which have lasted the test of time (Besteman, 1996). Lewis's writings have created a virtuous circle, Kapteijns (2004), posits "Lewisian paradigm with its overemphasis on clanship not only has a history of which it is unaware but, because of that history, has also contributed to the clan discourse that continues to dominate thinking about Somalia today"(p. 3). The methods utilized by Lewis have led to some of his conclusions about Somalia and the Somali people being questioned (Besteman, 1996, 1998; Kapteijns, 2004). For example, critics contend his myopic view of power structures observed by Lewis led him to conclude that Somalis excised participatory form of governance, with everyone having an equal voice (Kapteijns, 2004). Some point to historical examples of a monarchical style of government throughout parts of Somalia (Punkhurst & Cassanelli, 1989). Some have argued that clans in Somalia are more similar to tribes elsewhere (Djama, 2010). This is due to the same

characteristics that even though Somalis share a similar language culture and religion, the way the clan is constituted is more closely associated with tribes (Besteman, 1998). Tribes are often defined by a political structure. Yet another line of critique was articulated by Abdi I. Samatar (1992) is that colonialism is one factor often disregarded in the role it played in fostering clanism (or tribalism) in Somalia.

2.3. The colonial era

Somalia's governance shifted between Italian and British colonial administrations requiring changes that created hierarchies and contributed to the divisions (Besteman, 1996; Kapteijns, 1995). The region's positioning on the Red Sea attracted the British to lay claim to the region, in order to protect a vital trading route to the British Colony of India. Importantly, it was designed to defend the more critical British naval station of Aden across the Gulf the Aden (Prunier, 2010). The area claimed by the British was marked by a harsh environment and did not offer a settler-colonial setting like the other British possession of Kenya. Somalia's geography is marked by, in the north, a dry climate that often goes through long dry spells has led to a situation in which nomadic a lifestyle is the norm. The search for water and pasture for the animals has defined Somali people in the north (M. Harper, 2012). In pre-colonial times, the social and economic structures had come to rely largely on the nomadic care of animals. Even in the South's more arable region, especially in the region between the rivers in the south Somalis placed a higher emphasis on the nomadic way of living (I M. Lewis, 1955; Abdi I. Samatar, 1989).

Early in their colonization, the British took a hands-off approach governing Somalia; nonetheless, they chose "clan" leaders that they assigned a governance role (Laitin & Samatar, 1987). This necessitated the British and Italians to "stud[y] genealogical trees and classified clans in order to further their 'divide and rule' policies" (Luling, 2006, p. 482)[4]. The British instituted policies which classified members of clans to be Aryan while labelled others as African. Additionally, the colonial system created an institutionalized structure that paid leaders of clans, granted them political and judicial powers and the colonizers utilized collective punishment (Kapteijns, 2008).

[4] This quote is translated from Mohamed Abdi Mohamed (1993), "Une nouvelle methode d'utilisation des arbres genealogiques, anthropologie somalienne", Centre de Recherches de l'Histoire Ancienne, Universite´ de Besancon

Under those circumstances, in 1899, a twenty-year armed resistance called the Dervish resistance started in response to the European and Ethiopian troops division of Somali territory led by the charismatic Sayyid Mohammed Abdullah Hassan (Jardine, 1923; Laitin & Samatar, 1987). Hassan began a religiously inspired insurgency that was in response to the threat posed by the new economic and social structure instituted by the British and supported by other Christian states, particularly Ethiopia (Ibrahim & Ali, 1989). Thus, when the system created by the British faced a credible challenge, they reacted with overwhelming force in order to quell the resistance (Laitin & Samatar, 1987). The British ruthlessly attempted to put down the resistance, even destroying entire villages associated with Hassan (Jardine, 1923). Fearing the success of the resistance, the alliance between Great Britain, Italy and Ethiopia hastily negotiated the territorial boundaries of Somalia, with land concessions being signed over to the Ethiopians (Barnes, 2007). Another tactic employed by the British, in 1910, was to provide arms to 'friendly' clans to fight the Dervish, resulting in score-settling between clans which then contributed to a famine leading to the population of British Somaliland being reduced by one-third (Abdi I. Samatar, 1989, p. 39). By 1920, utilizing a relatively new invention of aerial bombardments, the British won the battle against the Dervish resistance. Notably, this marked the period when British colonial rule in Somalia began to coalesce around a more direct form of colonialism, in contrast, to what Prunier (2010) referred to as the previous British policy of 'benign neglect'(Laitin & Samatar, 1987).

Meanwhile, in the south, the Italians desired to turn their east African possession into a settler colony (Prunier, 2010; Reyner, 1960). The Italian colonization of Southern Somalia was part of their rush to join other European nations in laying claim to parts of Africa (Kassim, 2006; Uzoigwe, 1985). Compared to other European countries, the Italians arrived later to the scramble for Africa for a variety of reasons chief among them being it was still a relatively new state (Novati, 1994; Srivastava, 2006). The Italians established a colony on the African continent fifteen years after the formal unification of the Italian state (Punkhurst & Cassanelli, 1989). This quest for territory was driven by factors that included political and economic.

The political strategy was part of a nation-building approach harkening back to the Roman Empire. More precisely, the conquest of new lands could help with the creation of a sense of a shared identity (Novati, 1994). Nonetheless, like other European countries that went into African before them, the Italians claimed that their annexation of the coastal territories was part of scientific

exploration, the protection of sea routes and the introduction 'modern,' Western methods of education (Punkhurst & Cassanelli, 1989). Along with the southern Somalia base, the Italians ambitious plans to gain territory in Africa led it to acquire Eritrea with the ultimate goal to take over Abyssinia - present-day Ethiopia (Punkhurst & Cassanelli, 1989). In the mid-1890s, the Italians invaded Ethiopia intending to control all of the Horn region of Africa. However, the Italian quest for Ethiopia ended in a humiliating military defeat at the hands of the Ethiopian emperor Menelik in 1896 (Novati, 1994).

Economically, the new Italian state was poor compared to the other European countries (A. Samatar & Samatar, 1987; Srivastava, 2006). In fact, the Italians promoted the new colonial lands as destinations to employ a population in need of work (Srivastava, 2006). These new territories could provide a potential economic boost to its economy. The country established a trading company, Filonardi Company, which was given all vestiges of state authority, similar to the British and Dutch firms in other parts of the world (Kassim, 2006). Then, they negotiated with the British to let them take over the Benadir coast surrounding Mogadishu, which was under the direct control from the Sultan of Zanzibar (Aidid, 2011; Garibo-Peyró, 2012). Additionally, the Italians initiated protection treaties with the various leaders, guaranteeing their claim over coastal Somalia as they moved inland towards Ethiopian lands. However, the Filonardi Company was revealed to be actively involved in the banned slave trade along with knowingly using slave labour in the company's plantations. These scandals resulted in the Italian government withdrawing its concession and giving it to another trading company, the Benadir Company (Eno, 2004; A. Samatar & Samatar, 1987). Throughout this period, several rebellions arose to fight against the Italian presence in Somalia, and some were led by escaped slaves (Eno, 2004).

Accordingly, these controversies led the Italian government to start investigating the Benadir Company, which was also struggling financially due to mismanagement (Mukhtar, 1996). A commissioned Italian parliamentary committee concluded that the company should lose its authority over the territory, and the Italian government become more directly involved in the governance of Somalia (Aidid, 2011). Thus, in 1904, the Italian government assumed a direct role in administering its Somali colony. This led them to create a bureaucracy to support their colony along with economic and social structure needed to support it. To gain revenue to support the administrative structures, the government began instituting policies such as a hut tax and sold land

concessions to foreign companies (Aidid, 2011). In addition, the Italians expanded the plantation economy by changing the land tenure structure around the river valleys (Laitin & Samatar, 1987).

Paradoxically, the new administration turned to forced labour in the hopes of expanding the plantation economy. The colonial administration resorted to forms of indentured labour in response to pressures to increase production from the fascist regime that came to power in Italy (Cassanelli, 1988). In the event the private plantation companies could not meet their staffing needs, the Italian colonial administration intervened in the interest of the "public service" and forced nearby villages to supply able people to toil on the plantations (Cassanelli, 1988, p. 327). At the same time, the Italians commenced an enforced a system of class that placed a high emphasis on the Italians at the top of the hierarchy, the nomadic Somali in the middle and they placed the sedentary agriculturalist, often Bantu peoples, at the bottom. The government went even further and passed apartheid laws meant to separate the classes from each other. The government banned schooling for African students past grade one (Ponzanesi, 2000). Due to this, the Italian government gained a reputation as one of the most ruthless colonizers throughout Africa. Undoubtedly, policies such as these had a devastating effect on the societal structures of the Somali.

2.4. The quest for an independent Somali state

The Second World War proved a pivotal moment for the end of European colonialism around the world, and this was particularly the case for the Italian colonial possession of Somalia. The Italians were on the losing side of the Second World War. They had allied themselves with the Germans (Jaenen, 1957). With the Italians possession back up for grabs, competing interests came to the fore with regards to who would control Somalia (Longrigg, 1945; Stafford, 1949). On the one hand, the British harboured ideas for a Greater Somalia meant to incorporate all the Somalia regions into one centrally administered colony controlled by Great Britain (Bradbury, 2008; M. Harper, 2012). The British favoured this approach because it would gain expanded territory and secure a large swath of East Africa. One the other hand, Italy was desperate to keep its colonial possession for a variety of reasons that included economic and political (Longrigg, 1945). Yet another claim over Somalia's governance was pursued by the Ethiopian government, which also demanded the return of Eritrea from the Italians (Braine, 1958). The Ethiopians pursued an African

Nationalist stance, proposing that Somali territories be united with Ethiopia, or in the least territories that were annexed by Italy returned to it (Stafford, 1949). At the same time, a resilient independence movement strongly advocated for the creation of a unified Somali state. The most organized was the Pan-Somali organization the Somali Youth League (SYL) which had the broadest reach in the region (Abdi I. Samatar & Samatar, 2002). At the same time, the British supported and encouraged the nationalist SYL's drive for unification because it strengthened their own claim of uniting all Somali lands under their rule (Longrigg, 1945; Abdi I. Samatar & Samatar, 2002). The reason for this was given by Longrigg (1945) as:

> Somalia is a country of dull harbourless coastline, vast undulating sandy and thorn-grown wastes, and two narrow strips of alluvial fertility along its two rivers. Somalia has no minerals, almost no corn-crops. European settlement cannot be considered, except to the extent of a few hundred families at most along the lower Juba and Webbi Shibeli. A more economically unenviable country could hardly be imagined. Its scanty and scattered population, all Somali, is wholly disunited by variety of dialect, tribe and tradition. Of possible ruling class or family there is no trace; even the village or small-region potentates, whom the Italians removed, could scarcely stand now if replaced. Somalia must be governed by an outside authority, or revert to an anarchy doubtless fatal to security and to all hope of progress. To abandon it to such is, indeed, one possible solution for its future, and the Trucial Coast on the Persian Gulf is quoted as a precedent. But this is a counsel of despair, and he must have a hard heart who accepts it, even though a Somali "self-determination" might choose it (p. 366).

With various European, Ethiopian and nationalistic interests at play over the future of the Somali territories, the United Nations formed the Four Powers Commission of Investigation to settle control of Somalia (Longrigg, 1945; Abdi I. Samatar & Samatar, 2002). This UN-mandated process created a competition for the future of Somalia that at times, led to violent clashes between the various groups and their supporters (Aidid, 2011). The commission travelled throughout Somalia seeking input from Somalis about their preferred choice with the ultimate goal being independence (Longrigg, 1945). The British, through the SYL, argued their method of governance was better for Somalia. However, the Italians aggressively pursued to retain their former colony. They spent a considerable amount to woo the general Somali population onto their side in order to keep the status quo. For example, the Italian administration that was still recovering from the Second World War, spent money to rehire previously let go Somali administration staff (Abdi I.

Samatar & Samatar, 2002). In the end, the UN commission failed to come up with a viable recommendation due to the competing member interests from the Soviet Union to the French, each with their own interest that they were pursuing (Stafford, 1949). The vote on the future Italian colonies went to the general assembly made up of 53 countries. At the last minute, the British dropped their bid of a unified Somalia in favour of the Italian plan, the vote handed the Italians trusteeship over its former southern colony for a ten-year period with a yearly review (Abdi I. Samatar & Samatar, 2002). On March 1, 1950, the Italians began their trusteeship and subsequently governed southern Somalia for the next decade. Within Somalia, this decade was viewed as a preparatory period for their independence. Organizations such as SYL and Greater Somali created and expanded political apparatuses to better position themselves after independence was secured (Abdi I. Samatar & Samatar, 2002).

As the trusteeship decade was coming to an end in southern Somalia, the British initiated preparations for their rule in northern Somalia to come to an end as well (Braine, 1958). Even though the Italians desired to extend the trusteeship for another decade, the local Somali population was adamantly against it and approached the UN not to renew it (Abdi I. Samatar & Samatar, 2002). In 1959, after Italy recognized the UN would not renew its trusteeship, it rushed Somalia's independence by six months, even though the UN asked for that time to prepare the country for its new sovereignty (Reyner, 1960). Meanwhile, the British also began their plans to transfer sovereignty to the locals. Inevitably, unification negotiations were launched in order to bring all Somalis into one country. On June 26, 1960, British Somaliland gained its independence, and five days later, it was joined by Italian Somaliland (Abdi I. Samatar & Samatar, 2002). Shortly after, the two former colonies came together as one country, with the system in which power was divided between a prime minister in parliament and a president. Moreover, they agreed to operate under a transitional constitution until a permanent one could be voted on through a national referendum (Abdi I. Samatar & Samatar, 2002). In the new parliament, British Somaliland was represented by the Somali National League and United Somali Party while the Greater Somali League dominated in the south (Bradbury, 2008). Importantly, as the country unified, the political makeup of the country was based on ideological divisions rather kin-based. In the end, the union of Somalia was relatively quick, and it did not seem to appear to be hindered by the colonial administrations.

Reflecting at the almost one hundred years of colonization of Somalia had an undeniable impact on the Somali people. One can witness some of this impact by merely examining the manner the British, and the Italian governed their two parts of the country. The problems that are faced by the Somali state can be traced back to this mismanagement of the territory by both the British and Italians. For example, the British forced a system of enclosures of animals in order to track and control Somali movements or the Italian confiscation of prime agricultural lands resulting in the displacement of many inhabitants from their main source of livelihoods. Additionally, structural changes during the colonial era had the effect of magnifying the role of political 'leaders' either through official policy in the case of the British or the Italian system that created economic structures to reward certain clans (Hesse, 2010). The colonial administrations of both the Italian and British system reinforced the clan system by integrating it in the formal colonial administration (Novati, 1994). Indeed, the argument often presented to explain the Somali context begins with the country being "unable to get rid of its ancient rivalries" (Besteman, 1996, p. 121). For instance, Besteman (1996) analyzed and revealed how the media explains the Somali conflagration by employing clanism as the main explanatory factor. And yet, the role of slavery, colonialism and global nature of the Somali situation is not incorporated into this very simplistic analysis.

2.5. The first decade of independence

Post-independence Somalia saw a period of relative calm, with a stable parliamentary democracy as the basis of governance in the country (Ahmed I. Samatar, 1988). In 1961, one year after formal independence, the public ratified a constitution through a referendum formally merging together the differing political, judicial and economic systems of the north and south into one state. Optimism was abounding about the new state, the first president, Aden Abdullah Osman Daar, was viewed as a credible leader and politicians were instilled a sense of national pride (Abdi I. Samatar & Samatar, 2002). Once the economic activity of the country was back in Somali hands, the argument presented was that the economy would start to grow without the constraints of the colonial production limits (Castagno, 1960). This was particularly true for the agricultural sector in the south, which the Italians controlled tightly (I. M. Lewis, 1960). More importantly, Somalis were elated to have ended colonial domination in the country and were eager to govern themselves.

However, it should be noted, as the country celebrated its new self-government, doubts about its ability to survive economically and politically were ever presented using 'development' discourse. One study concluded, "Independent Somalia presents a distressing picture. Its economic and commercial potential is bound to remain low because none of the known resources can be developed quickly and easily" (Reyner, 1960, p. 255). One example was the country's low levels of education, prior to independence, the Italians provided mass education with low standards while the British offered education only to a fraction of Somalis (Hesse, 2010). Due to the staggeringly high illiteracy rate, problems manifested themselves in the new country and immensely affected how professionals could be recruited into the civil service (Laitin, 1976). Besides, the merger of the two territories presented their own challenges traced back to how each was governed by the British and Italians. Employing the assumption that the unique British and Italian governance structures had to be retained for the future country to be successful, it meant that the two systems had to be integrated into the new nation (Garibo-Peyró, 2012). Tensions persisted in the post-independence period because of the dual system that was attempting to merge laws, customs and even language (I. M. Lewis, 1960; Ahmed I. Samatar, 1988). Even the Somali constitution caused British Somalia to feel excluded because of its similarity to the Italian constitution, created after the Second World War (I. M. Lewis, 1963b).

These north-south strains persisted throughout the first decade of independence, further instilling disunity in the country (Bradbury, 2008; M. Harper, 2012). A contention from the northern Somalilanders was the perception too much power was controlled by the south, and too much of the economic benefits were flowing southward after independence (Ahmed I. Samatar, 1988). The civil service was presented as the most striking example of this split, a dividing line that became apparent was corruption (Ssereo, 2003). This fed into the idea that certain members of the national government were enriching their families and themselves at the expense of national unity. Abdi I. Samatar and Samatar (2002) described, through in-depth interviews with political leaders from Somalia's first government, how the public purse was utilized to enrich members of the government and their kin. In their retelling, to some members of the government, the national treasure was plundered for the purposes of self-enrichment. This included Ministers stalking the prime minister's or president's office in order to gain more favourable postings for themselves or in search for postings for their family members. Ministers jealously guarded their holds on

departments stifling the establishment of a professional civil service (Abdi I. Samatar & Samatar, 2002).

Yet another complication faced by the new state was the geopolitical forces at play during the 1960s. In the International context, Somalia, like many sub-Saharan states, gained independence as the Cold War became more pronounced significantly affecting both domestic and foreign policy (Jackson, 2007). Illustratively, the country relied heavily on Italy and Great Britain alone to support up to half of its budget. Another large segment of its budget was supplemented through loans and international assistance from multilateral agencies (Silberman, 1959). Moreover, the United States provided $60 million in economic aid while the Soviet Union contributed to the construction of the infrastructure of the country by assisting in building a new seaport in Barbera (Laitin, 1976). In fact, an analysis of Somalia's budget during its first nine years of independence revealed it was receiving the highest foreign aid on a per capita basis than any other African country (Laitin, 1976, p. 472).

Initially, the Somali government was aligned with Western countries, yet it maintained a cordial relationship with both sides of the Cold War divide and as a result gained significant aid from the two (Mehmet, 1971). Yet, undoubtedly, competing forces and interests were at play in the country. For example, the Soviet Union and the United States utilized military and economic aid to try to persuade the country to their side (Jackson, 2007). Ideologically, the Somali government committed itself to the Non-Aligned Movement[5] as part of its effort to stay neutral in the cold war.

And yet even with all the problems mentioned, the country seemed to be on a trajectory of economic and political development (I. M. Lewis, 1963b). Some of the things that worked in its favour as opposed to other newly independent countries in African were the fact that it had a common language, customs and religion. These factors contributed to a sense of a national purpose leading to a nationalistic wave to bring together other Somali dominated territories of their neighbours into the new Somalia: The Kenyan Somali, the Ethiopian Somali and French Somaliland into one great Grand Somalia (I. M. Lewis, 1963a). Unquestionably, the expansionist

[5] Developing countries, in order to affirm their independence from the hegemony of a bi-polar world, created Non-Aligned Movement (NAM) in 1955. The world was dividing itself into a communist world led by the Soviet Union and the capitalist world led by the United States.

nature of the Somali government did not sit well with its neighbours leading to several border skirmishes.

From the time Somalia gained independence, it harboured designs to assimilate all territory inhabited by Somalis. This is best illustrated in article one of the constitution, which states, "the Somali people is one and indivisible" (Somalia, 1963). Moreover, the Somali flag, with its five-sided star in the middle, was designed to incorporate all the five territories of the Somali nation (Garibo-Peyró, 2012). As a start, the new country negotiated with Britain about amalgamating Kenya's Northern Frontier District which had overwhelmingly voted to join Somalia (I. M. Lewis, 1963a). Instead, the British chose to keep the territory under Kenyan control, which had lobbied very hard to keep the territory (I. M. Lewis, 1963b). Somalia also had a desire to reclaim Ethiopia's Ogaden region, which was formally conceded in the 1954 Anglo-Ethiopian treaty. This region, amounting to a third of Somali territory, was signed over to Ethiopia by the British (Mohamed, 2002). This treaty was disputed by Somalia because it had no input from Somalis and established an arbitrary boundary that did not include traditional grazing lands, planting the seeds of discontent that has lasted (Laitin, 1976). Finally, French Somaliland was asked to join the new Greater Somalia and in 1958, which was on its way to independence in 1960. However, independence was unsuccessful mainly in part because France was unwilling to grant it, and the vote to unite with Somalia failed due factors including minorities voting against it and what many attribute to substantial French interference (Castagno, 1960).

The preoccupation with Greater Somalia led to friction with its neighbours that eventually led to a border war with Ethiopia in 1964 during a national election in Somalia (Abdi I. Samatar & Samatar, 2002). The pursuit to unify Somali people was also opposed by other African countries because it would be viewed as a precedent in many of their own countries (I. M. Lewis, 1963a). Most African states and their boundaries were created arbitrarily set by remote colonial administration with little regard to inhabitants of these new entities (Garibo-Peyró, 2012). Indeed, African states signed and agreed in a charter that they would respect borders that were in place from the colonial administrations. This could be used as a template for minorities in one country to agitate their separation from that state to join an established state or even a form new state. The irredentist dream of Greater Somalia seemed to be dying with each passing day, while at the same time increasing nationalistic fervour.

2.6. The rise of a dictatorship

Within the country, Somalia appeared to be on the right track politically; elections came and went peacefully without much incident (Laitin, 1976). However, that all came to a crashing halt in 1969 when then President Abdirashid Ali Shermarke, elected in 1967 less than two years into his six-year mandate, was assassinated by a bodyguard (Morris, 1975). It was widely acknowledged that the assassination was personal vendetta rather than a coordinated conspiracy (Bradbury, 2008). As a new president was being selected, the military, along with the support of the police, led a coup d'état a week after the president was killed (A. Samatar & Samatar, 1987). First, the military placed all the cabinet ministers under arrest and then it established a Supreme Revolutionary Council (SRC) under the leadership of army commander Major General Mahammad Siad Barre (Morris, 1975). Ostensibly, the reason provided for the military takeover was to "abolish bribery, nepotism and tribalism" (Barre, 1969, p. online).

At the start, the Siad Barre takeover was credited with improving the credibility of the government (Laitin, 1976). The democratic government was perceived to be very corrupt, and only select members benefited from the scarce resources of the country and immediately after the coup most of the population approved (Haakonsen, 1981; Laitin, 1976). Undoubtedly, there were grumblings from the people who directly benefited or were employed as a result of corruption. The military government appeared to have scaled back overt corruption and brought more accountability to the bureaucracy (Washington, 2003). For example, unlike other military-led coups at the time in Africa which resulted in significant budgetary increases for the military and police, the Somali military did not witness noticeable financial transfers to itself as a result of the coup, one study examining government spending showed (Laitin, 1976). In other words, the increases in funds to the military were almost insignificant. The reasoning postulated was that the Somali military was more professionally trained and adhered to their roles due to the external threat posed by Ethiopia (Laitin, 1976).

Additionally, the new regime sought to enfranchise a large majority of people often excluded from economic participation through the use of cooperatives and the nationalization of industries (Leonard & Ramsay, 2013). As a result, the government's expansion into the private sector led to a substantial increase in the number of people being employed directly by the

government. Another sector the government placed a focus was on agriculture, during the first half of the 1970s, in the hopes of: first to increase food self-sufficiency; second to gain foreign exchange from the exports and; third to increase employment in which a majority of the population relied upon for income (Haakonsen, 1981). Subsequently, the agricultural sector increased significantly, almost doubling in the span of five years (Haakonsen, 1981).

Another policy Siad Barre was intent on relegating was the role of clans and family lineage in official governance (Laitin & Samatar, 1987; I. M. Lewis, 2004; Ssereo, 2003). It should be noted that previous elected governments also passed laws in order to reduce clan affiliations and even banned political party names based on clan names (Abdullahi, 1993). Nonetheless, the Siad Barre government placed a strong focus on eliminating the clan and kinship association. Siad Barre posited that corruption in the public service was primarily due clans supported by the clan-affiliated political parties that were intent on looting the public purse (Abdullahi, 1993). Furthermore, he noted that clans were a source of conflict between Somalis over scarce resources, a theory initially advanced by I.M Lewis (Elmi & Barise, 2006; Mah, 1999). Siad Barre explained the "incompatibility of nationhood and tribal allegiance makes a marked contrast, and the vivid manifestation of the incompatibility was very easily seen in our situation before the Revolution" (Barre, 1969, p. online). Therefore, the government banned the use of clan titles in the public sphere even went as far as replacing it with Somali word for clan ('*Ex'*) with comrade (I. M. Lewis, 2004, p. 501).

The most successful and widely supported initiatives promoted by the military dictatorship was the development of a standard writing system to go along with the Somali language (A. A. Warsame, 2001). Prior to the introduction of the standardized system, the country had several official languages such as Italian, English and Arabic utilized in various official capacities. Somali people were very fond of their language and treasured their oral history (I. M. Lewis, 1999). For example, some historians have noted that within communal settings, those who are great with public speaking often were the default leaders. More specifically, those who presented the best argument were often rewarded with high regard (I. M. Lewis, 1999). Pre-military rule, debates raged as to what form would be used as the basis of the writing. Some preferred Arabic, others the Latin script, yet others presented a local script called Osmanya (Laitin, 1977). Each of the scripts had their positive and negative associated with them, and as such, the elected rulers could not come

to an agreement. Nonetheless, the new military rulers had 'Scientific-Socialism' as a tenet in their platform, quickly chose Latin script as the basis of the writing system (Mukhtar, 2010). They set an ambitious goal of two years to have the Somali-language writing system implemented and improve on the country's five percent literacy rate (A. A. Warsame, 2001). The creation of a written Somali language was part of the government's nationalistic plans. The regime had success in this endeavour and markedly improved literacy in the country (Mukhtar, 2010).

Importantly, on the first anniversary of the 'revolution,' the new military junta created a governance structure that it labelled 'Scientific Socialism,' heavily influenced by Soviet-style communism (Laitin, 1976). Siad Barre hurriedly established the Somali Socialist Revolutionary Party (SSRP) to ensure that military-political nexus became entrenched in the country (Schraeder, 2006). Although, outwardly, the SSRP was created with the intention to transition the country from direct military rule and gradually transfer power to the one-party rule through the SSRP. Indeed, the SSRP governance structure was modelled after Eastern European structures with most powers vested in the politburo controlled by the military and police (Sheik-Abdi, 1981). Prior to the shift towards the Soviet Union, the democratic government had received aid from communist countries and even had some members of the armed forces trained in the Soviet Union. Along with emulating the governance systems of the communist countries, Siad Barre shifted the country's foreign policy stance from a neutral, albeit with Western leanings, towards the Soviet bloc (Laitin & Samatar, 1987).

However, Siad Barre commitment to socialism was tenuous and often misguided according to both his critics and supporters. First, in order to gain support from the almost exclusively Islamic population, Siad Barre argued that he created a form of socialism that was compatible with their faith (Schraeder, 2006). Nevertheless, the regime passed laws that were contradictory to Islamic laws, and when religious scholars protested, some were executed (Schraeder, 2006). Second, many pointed out that wealth and state resources were not transferred to the poor instead they remained in the hands of a few individuals, even though the government devolved economic planning powers to locals through the cooperatives (Ajani, 1982). For instance, privately held banana plantations and large agricultural companies were not nationalized like the service industry (Laitin, 1976). Third, the government pledged economic self-reliance would result from its shift to socialism, and Somalia's dependence on foreign aid would decline as a direct result (Adam, 1992).

Again the opposite occurred, and the government became a Soviet Union client state requiring considerable development assistance of up to 85 percent to meet its budgetary obligations (Mehmet, 1971; Schraeder, 2006).

The geographic location of the country made it important to both the Soviet Union and the United States. Because the United States cancelled most of the aid, it provided the Siad Barre government, and the Somali government started receiving aid from communist bloc countries such as North Korea and China (Ahmed I. Samatar, 1988). In the meantime, the United States, through its allies, began enticing the Somali government away from Soviet influence by promising large amounts of loans, development aid and military arms (Jackson, 2007). US-allied governments of Iran and Saudi Arabia and Egypt were part of the countries that were trying to persuade the Somali government. Between 1974 and 1977, Ethiopia was going through a revolution that resulted in the emperor being deposed and was replaced by a Marxist regime (Jackson, 2007; Schraeder, 2006). The Siad Barre government began to soften its alliance with the Soviet Union because the Soviets were now also aligned with their enemy, Ethiopia. Siad Barre regarded this as a prime opportunity to launch a military attack to reclaim Somali lands reverting to the expansionist and Pan-Somali policies.

In 1977, another territorial war broke out between Ethiopia and Somalia. This was a seminal moment during the Cold War, with both superpowers hedging against both sides (Jackson, 2007). The Ethiopians were aided in their quest by the Communist aligned countries, and in fact, Cuba sent soldiers and weapons to aid the Ethiopian side (Saideman, 1998). One immediate consequence of the fallout was that the Somali government renounced a friendship treat and requested that the Soviet Union withdrawal all their staff and military personnel from the country (Schraeder, 2006). The Somali government falsely assumed that one of the superpowers would support their side, so it then requested assistance from the United States (Saideman, 1998). However, the United States remained neutral before the war and remained so during the fighting. The National Security Council Director, Zbigniew Brzezinski, advised the US president James Carter “we cannot really gain by getting involved in this problem” (Jackson, 2007, p. 62). As a result, Somalia was soundly defeated in the war and was left isolated globally.

The military defeat, coupled with severe drought during the war precipitated in Siad Barre’s decade-long decline in power (M. Harper, 2012). A large number of Ogaden Somalis

displaced by the war were resettled inside Somalia, particularly in Northern Somalia. The UNHCR estimated that 1.5 million refugees or about 40 percent of the country's total population resettled into Somalia (Bradbury, 2008, p. 38). The northern Somalis began resenting what they perceived to be the preferential treatment being given to the new arrivals by the government (Bradbury, 2008). Siad Barre's mother was an Ogadeen Somali, and northern Somalis perceived this as one more example of his government's clan favouritism (Elmi & Barise, 2006). This created a hostile environment, and northern Somalis viewed the new residents as intruders, and this led to the creation of a separatist movement (M. Harper, 2012). Ironically, the clan system that Siad Barre had decried and attempted to root out of the country was a factor in his demise. As he grew weaker, Siad Barre became reliant on his clan, Mareehan, and other allied clans of Ogadeeni (his mother's) and Dulbahante (his wife's) to help govern the country (Schraeder, 2006).

Furthermore, economic mismanagement which placed a large part of the economy into the hands of the central government and created a command economy was failing. The government also instituted policies that were designed to get a hold of the nomadic herders into the enclosure system to better control a large income generator of the country. In order to access foreign aid from the developed governments and international agencies, the government agreed to institute harsh economic measures called the Structural Adjustment Programs (SAPs). The SAPs were introduced in the 1980s, making assistance conditional on implementing neoliberal policies such as deregulation, liberalization, privatization and reducing government spending (Abdi I. Samatar, 1993). Another devastating economic blow came when livestock exports, the largest source of income and a significant source of employment in northern Somalia, were banned by Saudi Arabia due to rinderpest (Bradbury, 2008).

The grumblings grew increasingly louder; the more prolonged the military dictatorship stayed in place. Consequently, the rebellion against the dictatorship grew more active, starting with an assassination attempt on Barre. Additionally, several groups formed an armed rebellion against the government, one being the northern-based Somali National Movement (Bradbury, 2008). Throughout the 1980s, various groups took up arms against the Siad Barre regime. The government renounced Scientific Socialism as the guiding force for the government. What replaced it was a one-man dictatorship that became ruthless in protecting its power (Elmi & Barise, 2006). Siad Barre increasingly became bloodier in his quest to retain power, in response to the

secessionist movement in the north; he destroyed the capital of northern Somalia, Hargeisa (Elmi & Barise, 2006). This resulted in many northerners dying.

Similarly, in the south, other armed groups took over large swaths of the country (see Appendix 3). By the end of the 1980s, his government only controlled a few areas of the country; he was famously labelled a "mayor of Mogadishu" because that was the only area he effectively controlled (M. Harper, 2012). On January 27, 1991, Siad Barre fled the country, plunging the country into chaos (Hooglund, 1992). Somalia's history prior to 1991 is complex with a variety of governance structures across the entire region. What this chapter illustrates is that the perception of Somalia focuses on a rather short time span, 100 years of colonization and an even shorter time after independence. The Somali people existed prior to European colonization and they choose system of governance that was different from that of the Europeans. Moreover, as we have seen the term 'state' is only applied to Somalia relatively recently. For example, it was only after colonialization that Somalia saw its borders defined and a form of governance, whether British or Italian, imposed. These forms of governance each offered themselves as better than what the Somalis had prior to the European arrival. The British, Italians and French divided up the region and went about systematically erasing any link to previous social structures. As we have seen the clan structure which was the basis for social structure within Somali society was then utilized against the Somali people in order to perpetuate colonization. For example, the colonizers used the clan structure to divide Somali society and to reward those they saw as willing to support the colonial system. As we saw in this chapter, the period of instability after independence can be directly linked to colonization. The next chapter will further explore how and why Somalia is viewed as a failed state. The third chapter aims to then show how Somali social structures have re-emerged to resemble what has always existed. The fourth chapter will then show the role played by the diaspora, employing ICTs, in stabilizing Somalia. Finally, the concluding chapter will illustrate a better explanation for Somalia.

Chapter 3: Study 1: Characteristics and Definitions of Somalia as a Failed State: A Critical Discourse Analysis of Western Media

Abstract

For almost a quarter-century, Somalia has been embroiled in a civil war and has had no effective, centralized state apparatus, and yet the country has defied definition and expectation. In this study, a critical examination is conducted of Western, English-speaking news media discourse about Somalia by analyzing 14 English news sources based in the United States, Great Britain and Canada from December 28, 1992 to October 3, 2015. The study utilizes multi-method approach of qualitative and quantitative content analysis approaches to understand the portrayal of Somalia in Western news sources. First, sentiment analysis of headlines assists in exploring the type of language applied about Somalia. Second, a content analysis of the corpus of the data using Leximancer, a Computer-Aided Content Analysis software is undertaken. Finally, a mixed-method approach using the Atlas/Ti of coding a priori codes, as well new codes discovered from close reading of the news sources is conducted. Thus, this compressive approach aims to identify the role of media in shaping and entrenching the perceptions of Somalia. Furthermore, this deductive research identifies the main characteristics of the term 'failed state' in order to localize the term to Somalia. Utilizing Critical Discourse Analysis, the study confirms that dominant media narratives about the country are negative in tone, violent in description and reinforce negative stereotypes vis-à-vis Somalia and its people. Additionally, within these news sources, an identification of the leading causes and characteristics of a failed state (a term often used in association with Somalia) are determined.

3.1. Introduction

As illustrated in the previous chapter, Somalia has had a long and varied history. However, for close to three decades, Somalia has been viewed as a prime example of state failure, especially within international media discourse. Since the country plunged into Civil War at the end of the 1980s, the country is perceived to be hotbed for violence (Bakonyi, 2015; De Waal, 2015), controlled by tribal warlords (Marchal, 2007), a haven for terrorists and pirates (Gilmer, 2016; International Crisis Group, 2002), and generally an international basket case that requires a concerted international response. Some researchers have argued that these characteristics do not conform to what a modern state should be and encompass the concept of a failed state (Byrne, 2013; Menkhaus, 2014; Walls & Kibble, 2013). Accordingly, the discourse about the country can be distilled to: a complete societal collapse (Leeson, 2007a). As part of the early international response, the United Nations sent a peacekeeping force to the country to stave off a humanitarian

crisis and to restore a semblance of government. However, the UN peacekeepers withdrew after several violent skirmishes led to the deaths of UN peacekeepers (Bentley & Oakley, 1995). In addition to the humanitarian concerns, a recent argument advanced was that the lack of social cohesion represented by state institutions in Somalia was a threat to the international order and a direct threat to individuals worldwide. Over the next three decades, the country witnessed several events that have brought the country's situation into the headlines of the world. For example, the country has been in the news in reference to issues of terrorism, piracy or famine. These stories have added to and perpetuated a particularly negative view of the country.

The role of media in framing, shaping and influencing the public sphere has been studied extensively within the field of Information Systems (Cukier, Ngwenyama, Bauer, & Middleton, 2009; Thompson, 2003; Zappavigna, 2012). As carriers and reproducers of information, the news media is a powerful communicative instrument (Slater, 2007). The media shapes the public's perception of distant cultures, people and countries. The media, therefore, assists in swaying public opinions and pushing for specific public actions. For example, the media has pushed Western countries to act in situations of famine and civil war. The media has played an important role in how the outside world views Somalia. For example, popular media in the form of movies such as 'Black Hawk Down,' or 'Captain Phillips' have left an indelible mark about the country on people around the world. Perceptions of Somalia being violent and ungovernable in the news media have pointed to issues of social and economic stagnation through the lens of terrorism and piracy. However, how Western media defines Somalia needs to be analyzed empirically in order to critically understand what characterizes a failed state. Therefore, this study employs critical discourse analysis to understand the question: How has Western, English-Speaking, mass media affected the definition, perception and discussion of Somalia in the West and globally thereafter?

Corollary to the central question, other questions include: What are the characteristics of a failed state? What are the leading causes of a failed state? The study utilizes a multi-method approach of qualitative and quantitative content analysis approaches to understand the portrayal of Somalia in Western news sources. First, sentiment analysis of headlines assists in exploring the type of language utilized about Somalia. Using AlchemyAPI tool, the aim of the sentiment analysis is to understand the tone and keywords designed to attract the reader's attention. Second, a content analysis using Leximancer, a Computer-Aided Content Analysis, helps uncover emergent themes

and concepts from the corpus of news article data. Finally, a mixed-method approach was employed using the Atlas/Ti of coding a priori codes, which arose out of the first two approaches, as well though new codes discovered from close reading of the news sources. Thus, this compressive approach aims to identify the role of the media in shaping and entrenching perceptions of Somalia. Furthermore, this deductive research identifies the main characteristics of the term 'failed state' in order to localize the term to Somalia.

3.2. Background and Context

Somalia has been without a functioning state apparatus since 1991 when President Siad Barre was ousted from office amid a civil war (Menkhaus, 2011). Ever since, the country has been mired in economic and social stagnation, in part due to the lack of a centralized government that has control over the recognized territory of the country (Byrne, 2013). After the collapse of the state, several individuals, organizations and international actors have attempted to assert their control with little success (United States Government Accountability Office, 2008). In the immediate aftermath of Barre's exile, Ali Mahdi Mohamed declared himself president; however, Mohamed was not recognized by the different fighting factions (Clark, 1992). While at the same time, several clans in northern Somalia declared independence from Somalia and created a new state called Somaliland based on the former British colonial boundary (Bradbury, 2008). After initially attempting to broker a peace deal between Mohamed and the General Mohamed Farrah Hassan Aidid, leader of largest rebel group, international actors through the United Nations also inserted themselves in the conflict. In 1992, after a negotiated settlement failed, the UN decided to send a peacekeeping mission to Somalia due to a deteriorating humanitarian conditions in which an estimated 350,000 Somalis lost their lives (Clark, 1992). One year later, the UN mission in the country ended. Consequently, the UN and much of the international community reduced their active participation in the country, nevertheless in the UN Secretary General took an indirect role as mediator by setting up the United Nations Political Office for Somalia (UNPOS) in 1995 (United Nations, 1995).

3.3. Literature Review

Somalia is often discussed as a failed state in popular discourse, particularly in Western mass media (Haldén, 2008; Menkhaus, 2014). Byrne (2013) observes, "when thinking of states that have 'failed', it is most likely that Somalia will be first to spring into the mind" (p. 111). Furthermore, this discourse has resulted in the perception of Somalia as a haven for pirates, fostering terrorists, and generally as ungovernable (International Crisis Group, 2008; Marchal, 2007). The media play a vital role in defining and shaping reality in society (Adoni & Mane, 1984; Gamson et al., 1992). More specifically, the media exerts its influence and power through the reproduction of knowledge systems and assists in the exertion of influence in social relations and practice (Habermas, 2006). Thus the central question answered in the first study is: How has mass media, particularly Western English Media, affected the discourse about Somalia? By understanding the discourse surrounding Somalia, this study aims to fulfil a gap in the research of how the media ideologically constructs perceptions of the country.

Critical Discourse Analysis (CDA) aims to "uncover how language works to construct meanings that signify people, objects and events in the world in specific ways" (Brookes, 1995, p. 462). Additionally, CDA can be employed to analyze the relationship between language, both written and spoken, and power resulting in radical and emancipatory change (Hammersley, 1997). Discourse can be reproduced by elites, institutions and groups in order to dominate along with the basis of class, political, ethnic and gender lines (van Dijk, 1993, p. 260). This study will utilize Critical Discourse Analysis based on Jurgen Habermas' Theory of Communicative Action (TCA). Through the Habermas' concept of the public sphere, from which social life derives its opinions(Habermas, 1974). Accordingly, Habermas' concept of the public sphere encompasses areas such the political institutions, mass media, lobbyists, among others (Cukier et al., 2009). The public sphere is where power is contested, and a vibrant public sphere is crucial to a healthy, free, democratic society (Calhoun, 1992; Habermas, 1991).

Within this public arena, the news media plays a vital role in shaping society and how society views itself (Gamson et al., 1992). Moreover, some Critical Social Theorists have argued that media, utilizing language, can have an outsized effect on social norms. Specifically, the rise of the news media can be traced to the rise of global capitalism as Habermas noted, "The traffic in

news that developed alongside the traffic in commodities showed a similar pattern. With the expansion of trade, merchants' market-oriented calculations required more frequent and more exact information about distant events" (Habermas, 1991, p. 16). Thus, these institutions of dissemination including mail and stock markets regularized and became part of a network of power structures of and for the elite. In another work by Habermas, he noted that as the political elites began to supplant the public discourse and the capitalism became the dominant economic system in western European countries, information became just as valuable as commodities. Habermas traced the development of newspapers, and the role of they played in shaping the public sphere while upholding links to the elite. For example, early newspapers were employed to disseminate new laws and ordinances. Embedded in the lifeworld structures articulated, these forms of communication became part of the social norms and experiences that are inherent in all public discourse. Currently, the mass media has come to shape public opinion and the perception of certain areas of the world.

A central concept of this study is the contested and contentious overarching term 'state' (Mann, 1984; Mitchell, 1991). On the one hand, the state can be defined simply as a set of institutions, or it can be defined more broadly through the functions it conducts (Mann, 1984). But as an entry point in this research program, we explore the historical trajectory of the modern state, including theorizing that the state came into existence due in part to the need to protect from bandits and robbers (Oppenheimer, 2007, p. 1) while others see its creation as a necessity for a social contract (Melossi, 1990). Nonetheless, Francis Fukuyama best illustrates the existence and need for a state, manifested in institutions and social contracts. In the forward to Samuel Huntington's, Political Order in Changing Societies, he discusses, "the total absence of social conflict, political institutions are unnecessary; in the total absence of social harmony, they are impossible" (Fukuyama, 2006, p. 9). What does it mean to be a state? How does one come into existence? What are its defining features? How do they develop? These questions have led many theorists to posit a plethora of definitions and concepts in order to explain the concept.

As a starting point, many theorists acknowledge and observe some core elements central to all definitions of states, including one, a set of institutions; two, a defined territory; and three, an authority with rulemaking powers (Hall & Ikenberry, 1989, p. 1; Mann, 1984). These three linked features have been associated with community formation leading to a modern state.

Friedrich Engels (1884) noted some common features that led to the formation of modern states by pointing to almost linear trajectory linked to human development that was divided into three major periods. Engel has linked human development to state formation, expanding upon works of Lewis Morgan. Morgan posited that human development is essentially a trajectory from the first period, *Savagery*, when humans were tree dwellers, to the second period, *Barbarism*, when they become more sedentary leading to the development of new agricultural technologies and innovated the use of iron ore and finally in the third period, *Civilization*, when the division of labour becomes more pronounced.

Engels views on the core assumptions behind state formation are themselves contested (Hall & Ikenberry, 1989; Mann, 1984; Oppenheimer, 2007). Indeed, the argument underlying Engels' view on why states exist diverges depending on which paradigm it is situated. The three major paradigms, Liberal, Critical and Realist (Statist), differ on how to define the main features of the state (Mitchell, 1991). For example, the Liberal perspective is predicated on the central idea that people come together out of self-interest to form communities (Mann, 1984). While the Critical perspective views the state as part of the apparatus that arose in order for the few to exploit the surplus-labour of the many in society (Oppenheimer, 2007). The Realists view the state as an extension of the competitive nature of the community to hoard and seek more power versus the other (Hall & Ikenberry, 1989, p. 10). This thesis will employ the critical perspective of the state.

In addition, this study aims to employ the Theory of Communicative Action (TCA) framework to analyze the discourse surrounding Somalia, along with an examination of the narrative of failed state, tribalism, terrorism, piracy and other dominant views of the country in Western mass media. Although it is interesting to note that there seems to be no outwardly clear indication as to why Western media would distort stories about Somalia, some have argued, this is part of the larger trend of stereotyping, dehumanizing and 'othering' of Africans more generally. The argument is predicated on presenting Africans as less than humans and incapable of creating a functioning state (Ogundimu, 1994; Ogundimu & Fair, 1997). This is argument can be traced to how Africa was generally perceived before and after colonization helped to usher in an era of social, economic and political domination (Mudimbe, 1988).

Moreover, a type of language has developed that helps foster hegemonic discourse, which labels an entire landmass with the tag 'Dark' continent, with the implication of backwardness,

violence and barbarism (Jarosz, 1992; Nabudere, 2007). In practical terms, this language became part of the international agenda through the UN, with concepts of development that were predicated on Modernization Theory (Jiafeng, 2009). Although primarily concerned with economic development, modernization theorists relied heavily on the discourse of social backwardness of African nations such as primitive, underdeveloped, and Global South, among others (Comaroff & Comaroff, 2012). For example, Modernization theorists emphasized developing nations to emulate the West, with the West serving as the peak of a linear trajectory to modernism (Martinussen, 1997). Somalia is no different in this regard.

In Western media, the dominant narrative is that Somalia is an ungovernable part of the world with marauding warlords and murderous population (Besteman, 1996). Notably, as the Civil War raged in the early 1990s, there were calls for the UN and various countries to intervene in the conflict and the resulting famine in Somalia (Mermin, 1997). The images of Somalia reinforced some of the negative stereotypes of Somalia. For example, the idea that without assistance, the tribal Somalis would decimate each other (Kareithi & Kariithi, 2008). Previous studies (see Besteman (1996); Kareithi and Kariithi (2008); P. Robinson (2005)) have explored how Somalia is portrayed in the American media in the context of the American intervention in the 1990 civil war. As the Civil War broke out and famine overtook the country, the American media galvanized the American government into action to support the UN mission. Some theorized this to be the 'CNN effect,' one reason that American government got involved in the UN mission and was pressured by the media images to act (Livingston & Eachus, 1995; P. Robinson, 2005). The CNN effect is defined as "the result of a clash of two distinct institutional imperatives: On one hand is the perceived need of various foreign policy actors to manage policy in an atmosphere of relative isolation, sheltered from the vicissitudes of public pressure. On the other hand, are various news media creating those very pressures" (Livingston & Eachus, 1995, p. 414). It was argued that Western, CNN and other media, were primarily the drivers of why the US government sent peacekeeping soldiers to Somalia (Besteman, 1996; Kareithi & Kariithi, 2008; P. Robinson, 2005).

Conversely, some argue that the media serves as an entry point for the American government to further its own goals. More specifically, it was speculated that the images coming out of Somalia were the result of an effort by the US government to muster support for an intervention. The analysis by Livingston and Eachus (1995) showed that American politicians

were instrumental allies in the media's coverage of Somalia. Additional analysis comparing prior media coverage before the intervention showed that media coverage was insignificant; however after the American government decided to get involved, reports increased in number immediately before the American intervention (Mermin, 1997). Furthermore, Kareithi and Kariithi (2008) argued that the American media played along unquestioningly in the American government's outward image of the saviour, a force for good in the world. Thus, this led Mermin (1997) to conclude that the American media's role was, in fact, part of a support system for Washington's foreign policy objectives. Specifically, the US needed to consolidate its supremacy as a world leader, especially as the global order was being redefined with the collapse of the Soviet Union.

After the US and the UN withdrew from the country, another pivotal moment was the September 11, 2001, terrorist attacks, with media coverage of Somalia focused on the stateless vacuum that could allow terrorists to operate freely (Gartenstein-Ross, 2009). More recently, the media showcased stories about Somali pirates and piracy of the Somali coast has resulted in increased media awareness and coverage (M. Harper, 2012). Accordingly, this has resulted in a Somalia being associated with lawlessness and a lack of government that could extend its influence over its territory. In 2011, the country saw its coverage increase due to the famine (Cooley & Jones, 2013). Ultimately, all these pointed to Somalia's lack of centralized governance structures as the root cause of problems that afflicted its people.

Given the way the country is discussed and portrayed, I employ the Critical Discourse Analysis as the most appropriate approach to uncover the underlying arguments about Somalia. Thus, this study explores the discourse through the Habermas' concept of universal pragmatics, which creates a framework that showcases a 'communicative action' (Dahlberg, 2004; Habermas, 2002). Habermas' TCA defines four main types of behaviour and social action that agents and actors utilize: instrumental, communicative, strategic and discursive (Kemmis & McTaggart, 2008; Lyytinen & Hirschheim, 1988; Ngwenyama & Lee, 1997). Thus, this study will test the claims made in the media reports employing the communication found with the language of the text or the speech. These communications are underlined by a set of claims mainly truth, sincerity, legitimacy and comprehensibility. The purpose of the CDA using the validity claims is to test for perceptions of Somalia along with the definition of a failed state. Table 3.1 summarizes the validity tests that will be employed in the CDA.

Table 3.1: Validity Claims and Speech Dimension (adapted from Cukier et al., 2003 and Cukier et al., 2009).

Validity Claim	Result	Distortion	Validity Test	Speech Dimensions
The propositional content is true.	Truth	Misrepresentation	Is the evidence and reasoning provided sufficient?	Argumentation and evidence
The speaker is honest (or sincere) in what she says.	Sincerity	False Assurance	Is what is said consistent with how it is said	Metaphors and connotative words
What is said is linguistically intelligible and comprehensible.	Clarity	Confusion	Is the communication sufficiently intelligible?	What is said is linguistically intelligible and comprehensible.
What the speaker says (and hence does) is right or appropriate in the light of existing norms or values.	Legitimacy	Illegitimacy	Are competing 'logics' (e.g. Stakeholders) equally represented?	Use of experts

3.4. Methodology

3.4.1 Data Collection

This study, as illustrated in the nomological net (Figure 1.2), examines the perceptions of Somalia and the characteristics of a failed state. In order to trace how the term 'failed state' came to be associated with the discourse of Somalia, the first study of this thesis collected data by searching a variety of newspaper articles from different sources. The first news source searched was the New York Times; the articles were located on the LexisNexis database. The Boolean search terms used included "Somalia" AND "Failed State*" which retrieved 94 articles in total. The articles were downloaded in one large portable file format (pdf) which were then separated and labelled sequentially starting with NYT1 for the first article. Of those 94 articles, two were duplicates, and thus excluded from the final analysis. The New York Times was selected first because it is considered a paper of record in the United States, and often sets trends for other major dailies around the world.

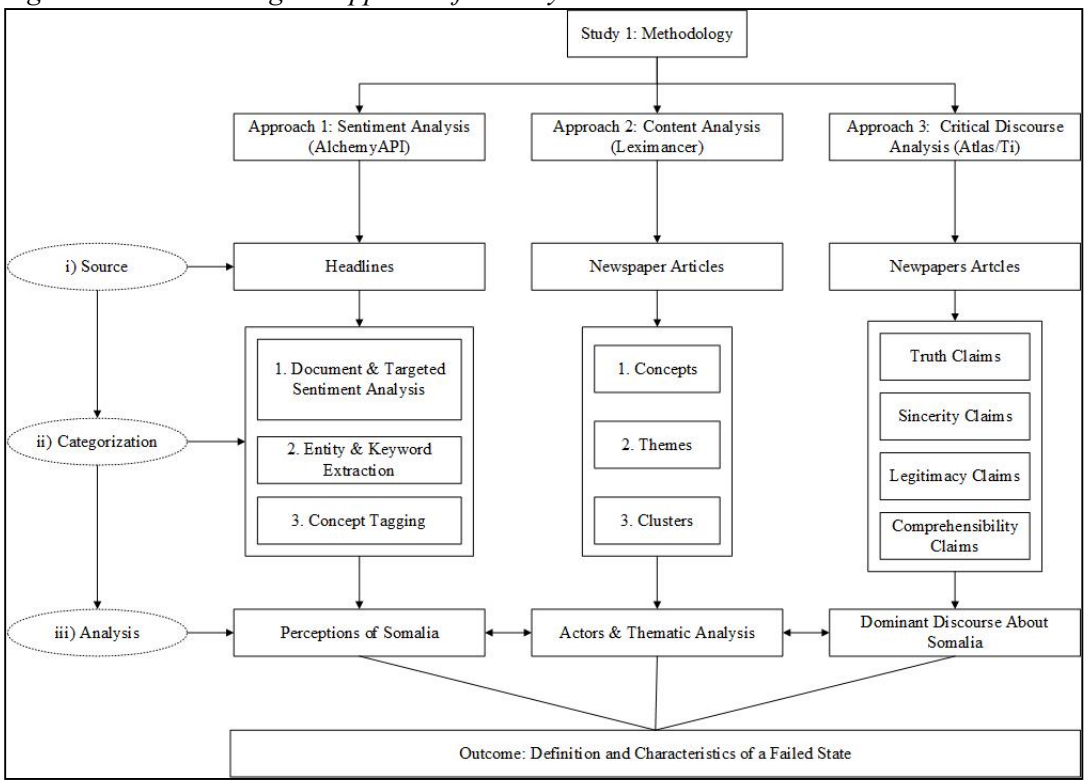
Additionally, it was selected because after the literature review, it was found that the New York Times was the source of the first mention of the term 'failed state' while referring to the

situation in Somalia. The term was first employed concerning Somalia by the New York Times editorial board on December 28, 1992. This was followed by Madeline Albright, at the time United States Secretary of State, in an opinion column for the same paper on October 8, 1993.

Using the New York Times as a baseline, I then searched for a comparable Canadian news source, which found 42 articles in the Globe and Mail from the same LexisNexis database. The Globe and Mail was selected because it is the only Canadian, nation-wide paper in print since Somalia became independent. One drawback, however, is the paper carried many wire service articles in addition to a relatively low number of stories about Somalia written by its own staff writers.

Finally, I sought to find more news articles from a variety of different perspectives, regions and services. I navigated to the Factiva database, one of the most comprehensive databases of news articles and transcripts. The same search term "Somalia" AND "Failed State*" from January 1, 1960, to October 3, 2015 was queried. This resulted in a retrieval of 6,363 articles across all 101 news sources. These 6,363 articles did not include similar or duplicate articles. I then downloaded the first sources with 100 articles or more. Additionally, I included Canadian Press, a news wire based in Canada. Figure 3.1 below summarises the approach for this study, including the type of analysis utilized for each data source.

Figure 3.1: Methodological approach for Study 1



3.4.2 The Data

In addition to the Globe and Mail and New York Times, four English language wire services were part of the data; these include Agence France Press, the Associated Press, Canadian Press and Reuters. The corpus of data included radio transcripts from National Public Radio (US). I included news sources from two primarily financial newspapers, the Financial Times based in the United Kingdom and the Wall Street Journal based in the United States. Three of the newspapers were British-based, the Guardian, the Telegraph and the Times of London (along with its sister publication the Sunday Times). The British Broadcast Corporation (BBC) articles did not return articles or transcripts from articles written by BBC writers or reporters; instead, it returned articles from its monitoring service, which scanned other news sources from Africa and the Middle East, as well as its research service. Notably, the BBC articles included news articles translated from other languages such as Somali, Arabic, German and Spanish, providing the data with a perspective that would not have otherwise been included.

After reviewing the sources, CNN news transcripts were omitted because its records only went back as far as 1999 with previous year's transcripts unavailable. Moreover, CNN was excluded from the analysis because Somalia was mentioned in a few sentences amongst entire show transcripts. The other source removed was The Independent (UK) newspapers because it no longer publishes a print publication but has become an online service. Once all the articles were separated and labelled into individual articles, all duplicates not removed automatically in the Factiva search results were also excluded from the final analysis. Please refer to Table 3.2, which lists the sources, number of articles, the average word count, the date first noted in the source and the last date an article was retrieved.

Table 3.2: The news sources, number of articles, average word count and first date and last date for each source

Source	Code	Number of Articles	Average Word Count	First date (M/D/YYYY)	Last Date (M/D/YYYY)
Agence France Press	AFP	155	462	7/7/2004	5/11/2015
Associated Press	AP	147	812	1/17/2003	7/23/2010
British Broadcasting Corporation	BBC	246	963	10/6/1993	5/12/2015
Canadian Press	CP	20	356	6/18/2007	1/15/2013
Financial Times	FT	108	1585	11/19/2001	6/26/2015
Global and Mail, The	GM	42	1233	4/16/1994	9/5/2015
Guardian, The (UK)	GUA	103	1754	11/17/2001	9/21/2015
National Public Radio	NPR	78	3476	11/29/1995	3/27/2015
New York Times	NYT	92	1754	12/28/1992	5/19/2015
Reuters	REU	176	2493	7/15/1993	6/12/2015
Telegraph, The (UK)	TEL	74	1640	12/11/2001	3/10/2015
Times of London, The	TIM	101	1481	12/12/2001	8/23/2015
Washington Post	WPO	89	613	8/13/1993	5/1/2015
Wall Street Journal	WSJ	40	855	1/19/2000	12/19/2013
Overall	OVL	1471	1397	1/1/1960	10/03/2015

3.5. Empirical Results

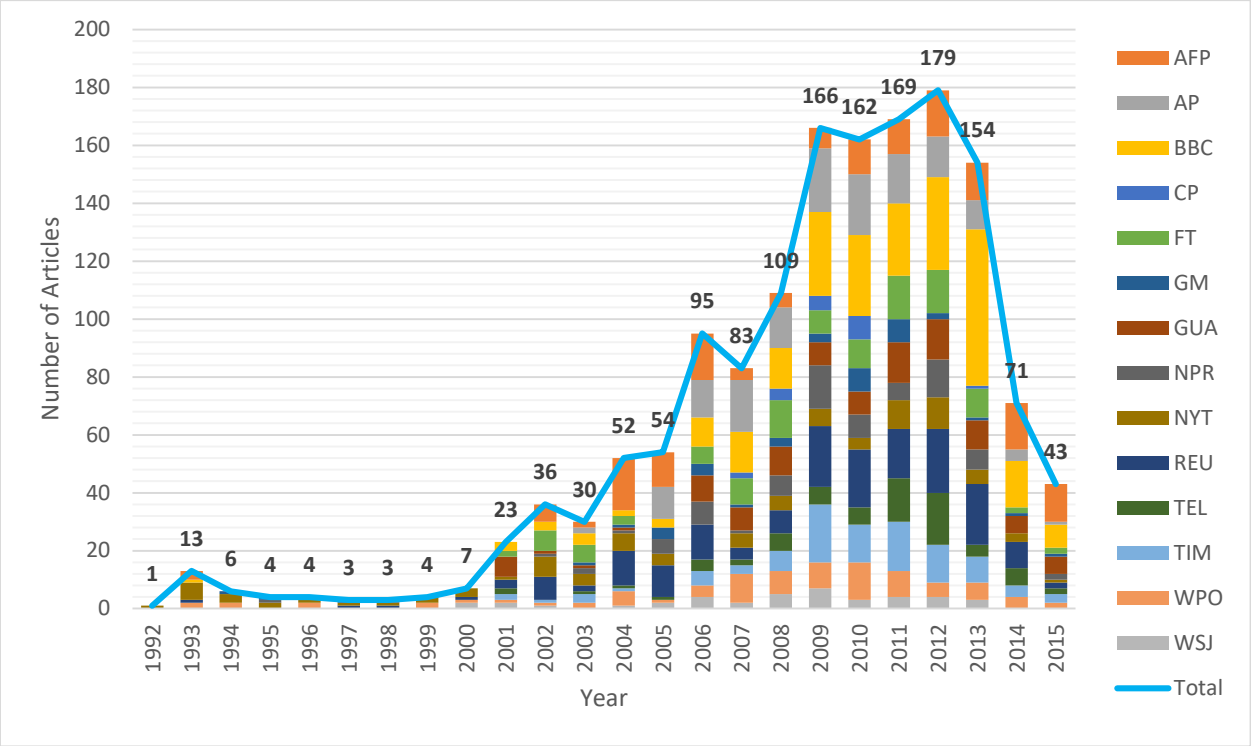
3.5.1 Overview of Trends

Once all of the newspaper articles were cleaned, separated and labelled, the first step of the analysis began with a general trend analysis of the data. There were 1,471 articles in the corpus. The first article collected, appearing in the New York Times, was from December 12, 1992. The last articles collected were from September 21, 2015, which appeared in the Guardian.

The BBC had the most articles at 246; however, with the exception of one article in 1993, most of the articles began to appear after the year 2001. The source with the least articles was the Canadian Press, a wire service. Many Canadian Press articles were excluded from the analysis because they were duplicates of Associated Press and Reuters articles.

The third overview of the data extracted from all articles was the average word count per article. The purpose of obtaining the word count information was to ascertain differences over time about the amount of space dedicated to Somalia generally along with the country's association with the concept 'failed state'. NPR was the source with the most words per article/transcript, and this was due to each source being an entire show's transcript not just specifically about the one story regarding Somalia. The source with the least average word count is the Canadian Press, and the wire service was most likely to feature snippets about stories rather than in-depth coverage. Two newspaper sources, the Guardian and the New York Times, both had the highest average word count per article at 1,754 each. Figure 3.2 is a visual illustration of all the data by year and source included in the final analysis.

Figure 3.2: News sources by number of articles over time



3.5.2 Sentiment Analysis

The second step of analyzing the data at a high level was through a sentiment analysis approach using AlchemyAPI tool. The purpose of the sentiment analysis is to obtain a high-level analysis of the discourse around the headlines in these sources. Sentiment analysis is defined as the "attitude, opinion or feeling toward something, such as a person, organization, product or location" (AlchemyAPI, 2015). Sentiment analysis has been a popular approach to understand large data sets found on social media. Previous studies have examined twitter hashtags (Das, Acharjya, & Patra, 2014), security (Simon, Goldberg, Aharonson-Daniel, Leykin, & Adini, 2014), public movie reviews (Singh, Piryani, Uddin, & Waila, 2013) as well as E-learning students' feedback (Roberts, Campbell, & Vijayasarathy, 2016). Headlines, much like social media, serve as quick summaries of the story and are designed to gain readers' attention and play an important role as a communicative device in defining the subject in the mind of readers (Dor, 2003). Thus, a sentiment analysis of the headlines then would serve to explain the general perceptions of Somalia.

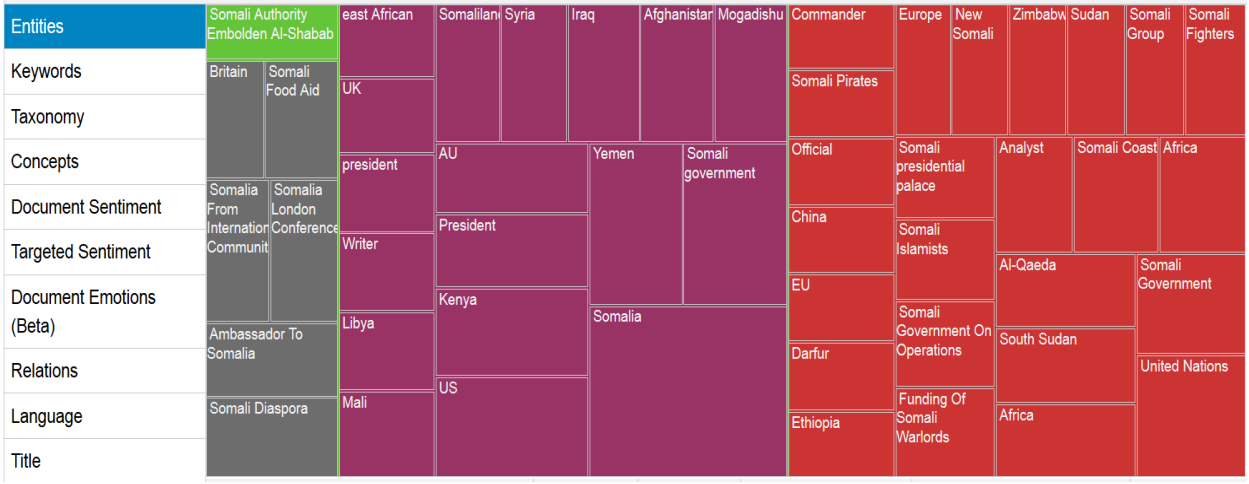
In order to analyze the headlines from across the 14 data sources, I employed a cloud-based sentiment analysis program that utilizes a variety of language databases. AlchemyAPI is a text analysis software and sentiment analysis tool that is part of IBM Watson's machine learning algorithm (Turian, 2013a). AlchemyAPI was selected in part because it analyzes unstructured text. Moreover, the program is linked to a variety of different knowledge databases such as DBpedia, YAGO and Freebase (now Wikidata) which extract entities and content, to be semantically queried. Additionally, the program tags entities, concepts and keywords with a relevancy score that is based on their importance within the corpus of the documents (Turian, 2013a, 2013b).

The AlchemyAPI program automatically processes several types of text analysis. This study selected the six most relevant types of analysis: (i) Entity Extraction, (ii) Keyword Extraction, (iii) Taxonomy Classification, (iv) Concept Tagging, (v) Document Analysis and (vi) Targeted Sentiment. The proceeding sections show the findings from these analyses.

Findings 1: Entity extraction

The entity extraction analyzes the complete document and identifies people, companies, and organizations. The findings are then assigned a relevance score. The relevance score is the "significance of each unique term …[t]he higher the relevance score, the more important that term to the central meaning of the document" (D. Harper, 2014, p. online). In the 1,471 headlines, 50 entities were found; the most common was "Somalia," it also had the highest relevancy score of 89.3%, which had a word count of 227. "Somali government" with a count of 44.5% and a word count of 15 followed this. The third entity that appeared in the articles was "Yemen," which had a lower relevancy score of 39.5% along with the 48-word count (for a complete list of Entities see Appendix 4). A sentiment analysis of the entities in the headline documents shows that only one entity had a 'positive' orientation; the entity was "Somali Authority Embolden Al-Shabab." Six entities were classified as neutral. Next, the classification found that 18 entities were considered to have 'mixed' sentiment. Finally, 25 entities had 'negative' sentiment associated with them. Figure 3.3 is a tree map of the entity classification, and it is colour coded to reflect the polarity of the entities' orientation. Specifically, green is positive, gray is neutral, purple is mixed and red is negative.

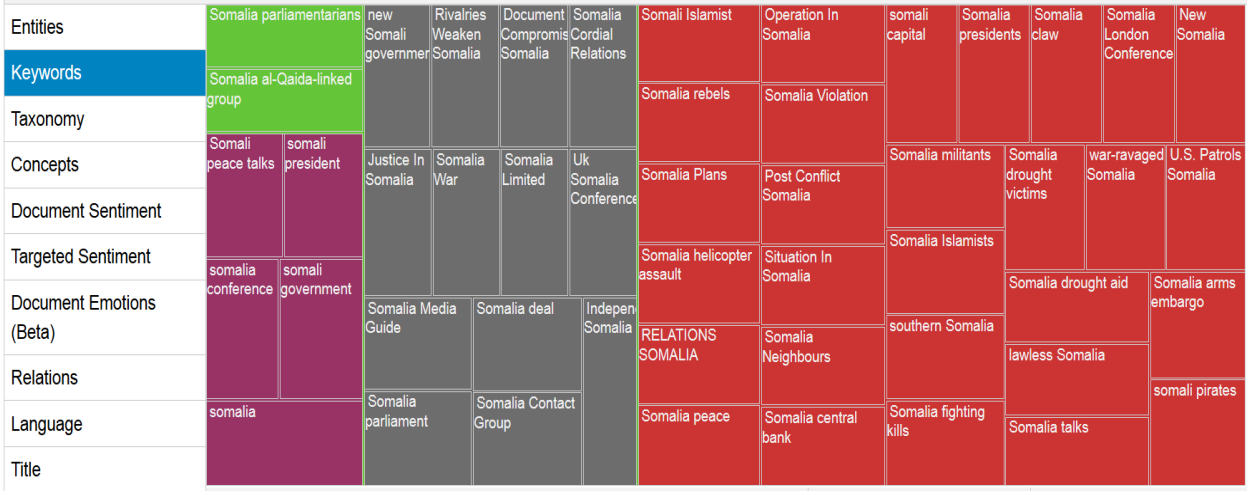
Figure 3.3: Sentiment analysis entities tree-map of all headlines



Findings 2: Keyword extraction

Next, AlchemyAPI extracted the keywords from the newspaper headlines. The extraction of keywords is based on the phrases and topics derived from the corpus. The keyword extraction moves beyond the entity extraction in that it pulls the most relevant topics in the data. Each keyword was assigned a 'sentiment score.' More specifically, a score of above 1 was labelled "positive," scores of under 0 were assigned a neutral score, a score of between -1 and -20 were assigned a "mixed" score, and any score lower than -21 was tagged as negative. This stage of the analysis moves beyond actors in the discussion to the words in the documents. Just like the entity analysis, the keyword analysis found "Somalia" to be the most relevant at 91.3%, followed by the "Somalia government" at 79.3% and "Somali pirates" at 71.8%. Notably, the classification of the first two keywords was 'mixed,' however, the third keyword, "Somali pirates' was classified as negative (for a complete list of Keywords see Appendix 5). Figure 3.4 is a tree-map of the keywords found in the documents as well as their polarity.

Figure 3.4: Sentiment analysis keywords tree-map of all headlines



Findings 3: Taxonomy classification

The next level of analysis was the taxonomy of the headlines. Taxonomy classification assists in understanding the placement of documents. Semantic analysis involves grouping similar concepts into related categories. AlchemyAPI software automatically classifies content into a taxonomy that can go as far as five levels. Results from the headlines show three major categories that were two levels deep. Accordingly, one classification was "law, government and politics"; and "government." The next set was "society"; and then "unrest and war." Although, the third categorization was found to be "travel"; "tourist destinations"; and "Africa," this third extracted taxonomy, however, did meet the confidence criteria thus labelling confidence level to be "no." Table 3.3 summarized the taxonomy found in the document.

Table 3.3: Sentiment analysis of taxonomy of all news headlines

Label	Score	Confident
/law, govt and politics/government	0.503934	
/society/unrest and war	0.45586	
/travel/tourist destinations/africa	0.351799	no

Findings 4: Concept tagging

Another classified category was concepts, with concepts tagging based on the document as well as from databases such as DBpedia, Freebase, Yago and websites. Importantly, the concepts are

also derived from word relationships drawn from the corpora as well as the databases. Thus, the concepts selection and relevancy rating can be based on ideas not explicitly mentioned. This feature is helpful for this research because it shows how the language's meaning is becoming entrenched across various databases and thus, more easily retrieved with the help of new technology. The concepts feature of the program classified "Somalia" as the first concept with a relevancy score of 97.4%, followed by "Piracy in Somalia" at 48.7% and "Piracy" was third at 41.7%. Notably, the remaining six concepts had a relevancy rating of between 32.5% and 38.2%. Table 3.4 details the concepts along with their relevancy according to the AlchemyAPI analysis.

Table 3.4: Sentiment analysis of concepts in all news headlines

Concept	Relevance
Somalia	0.973843
Piracy in Somalia	0.487405
Piracy	0.417395
Somali people	0.381641
East Africa	0.376003
Kenya	0.342998
Yemen	0.34048
Red Sea	0.325036

Findings 5: Document sentiment

Another analysis focused on headlines was a general sentiment analysis of the entire documents. This type of analysis is supposed to provide a general overview and but a drawback is missing the nuance of the various sentiments that could be contained in the over 1,400 headlines. However, this additional layer of analysis is useful to understand the general sentiment of the entire document. For the headlines, the result shows that most of the documents had a generally negative sentiment. However, this determination was somewhat mixed because the sentiment score was generally low, at 39.7% (see Table 3.5).

Table 3.5: Sentiment analysis score of all news headlines

Score	Type
-0.396665	negative

Findings 6: Targeted sentiment

The final analysis undertaken in this study was a targeted sentiment analysis of the headlines. In contrast to the document sentiment in the earlier section, the targeted sentiment picks the keywords and assigns a polarity to it. The results from this analysis found 99 target keywords in the documents, with each assigned a sentiment score and labelled with sentiment type. Of the targeted keywords, 21 had a mixed sentiment with a negative orientation, 19 were determined to be neutral. Finally, of the 99 keywords found in the targeted keywords, 2 had a mixed-positive orientation, and 3 were classified as positive. Table 3.6 summaries the findings from the targeted keyword sentiment analysis for the complete list; please refer to Appendix 6.

Table 3.6: Sentiment analysis targeted keywords in all news headlines

Negative	Mixed-Negative	Neutral	Mixed-Positive	Positive	Total
54	21	19	2	3	**99**

3.5.3 Leximancer Content Analysis

Another segment of analysis for this mix-method study was computer-aided content analysis of all the newspaper articles in the data set. The content analysis method is "an empirically grounded method, exploratory in process, and predictive or inferential in intent" (Krippendorff, 2012, p. 1). Additionally, the content analysis approach is designed to extract the re-occurring terms from the text which can be tabulated into a frequency co-occurrence matrix (Stockwell, Colomb, Smith, & Wiles, 2009, p. 424). Furthermore, content analysis is appropriate method in the analysis of text and communication text (Nasir, 2005). This approach is useful in categorizing and classifying data into concepts of the phenomena (Elo & Kyngäs, 2008; Hsieh & Shannon, 2005). Within Information Systems research, this approach has been employed in examining public outsourcing projects (Albertus, Ngwenyama, & Brown, 2015), in management information systems (Nasir, 2005), and in virtual collaboration (Gallivan, 2001). In Critical Discourse Analysis, content analysis is an appropriate method in understanding the "socially situated interactions, and more global, societal structures, respectively" (Van Dijk, 1999, p. 460). Additionally, the CDA as a hermeneutic approach is intertwined with theory and methodology (Chouliaraki & Fairclough,

2010). Thus, a content analysis of newspaper articles is a crucial aspect of understanding discourse in media regarding Somalia.

Computer-aided content analysis has blurred the separation between the qualitative CDA approach and the quantitative approaches (Bos & Tarnai, 1999). One approach of computer-aided content analysis is accomplished through grounded theory. Grounded theory is a methodological process in which theory is generated from within the data itself. Due to a large amount of text (3,946 pages) in the data set, manually labelling and coding the documents would be time-consuming.

Thus, an automatic, unsupervised approach to data extraction was selected for this study. This study employed Leximancer software to seed the major themes and concepts emerging from within the data. More specifically, "[t]he system goes beyond keyword searching by discovering and extracting thesaurus-based concepts from the text data, with no requirement for a prior dictionary…" (Chen & Bouvain, 2008, p. 304). One key benefit of Leximancer software is to analyze the data utilizing a grounded theory method to uncover concepts from the data set itself. For example, as a text-mining tool, the software can reliably show patterns emergent from within the data. Specifically, Leximancer employed a dual approach to determine the concepts and themes. The first approach is the software builds a dictionary list, which is used to create the thesaurus, which supports concepts based on co-occurrence in the text. The second approach is to build similar concepts that build out a semantic network or themes (A. E. Smith, 2003).

Leximancer Findings

The first step of the content analysis was placing the data into the Leximancer software. The newspaper articles were combined into a single portable document format (pdf) file by newspaper. This would provide a clear understanding of the themes and concepts present as well as assist in comparing each newspaper. The Leximancer program automatically removes common words such as "and," "if," "a," "the," which are present across all newspapers. Next, excluded from the analysis were words such as "date," "author," "by" as well as the name of the newspaper (i.e. Guardian) that appeared in all the newspapers. After the generation of the concept map, I kept the theme visibility at an automatic 33%, and ensured all concepts within the theme were set at 100% visibility. All themes that appeared first had a connectivity score of 100%. To clarify, the

difference between a theme and a concept in this study, a double quote indicates a theme and a single quote indicates a concept.

The individual newspaper analysis showed that the theme "Somalia" appeared as the first theme in eight of the 14 newspapers. Moreover, the same theme appeared as the second theme in three of the four remaining list of themes. The theme "Somalia" did not appear in the top five themes of Reuters articles. The second theme had themes such as "Failed" in the AFP, "Political" in the BBC. "Government" appeared as the second theme in three sources: FT, TEL, and WPO. In the remaining themes, themes regarding war, force and military were present (see Appendix 7). Several themes included world, international, country and countries were prevalent in the newspaper articles. For a complete list of themes and concepts from source, refer to Appendices 3.5, 3.6 and 3.7.

Once the evaluation of individual newspapers was completed, all articles combined into one document for analysis. The results from the combined articles showed that once again, the theme of "Somalia" was first. Within this theme, concepts of 'Somalia' appeared 6,466 times followed by 'government' appearing 4,993, 'country' at the 3,129 and 'failed' appearing 2,805. The theme of "Foreign," the concepts of 'foreign' appeared 1,504 times, 'power' at 1,365, 'became' was the third concept in this theme at 1,171. The third theme was "international" which had the concept of 'international' appearing 2,508, followed by 'community' appearing 2,134 and the third concept was 'security' which had a hit count of 2,134. Table 3.7 summaries the top five themes, as well as the top five concepts within each theme.

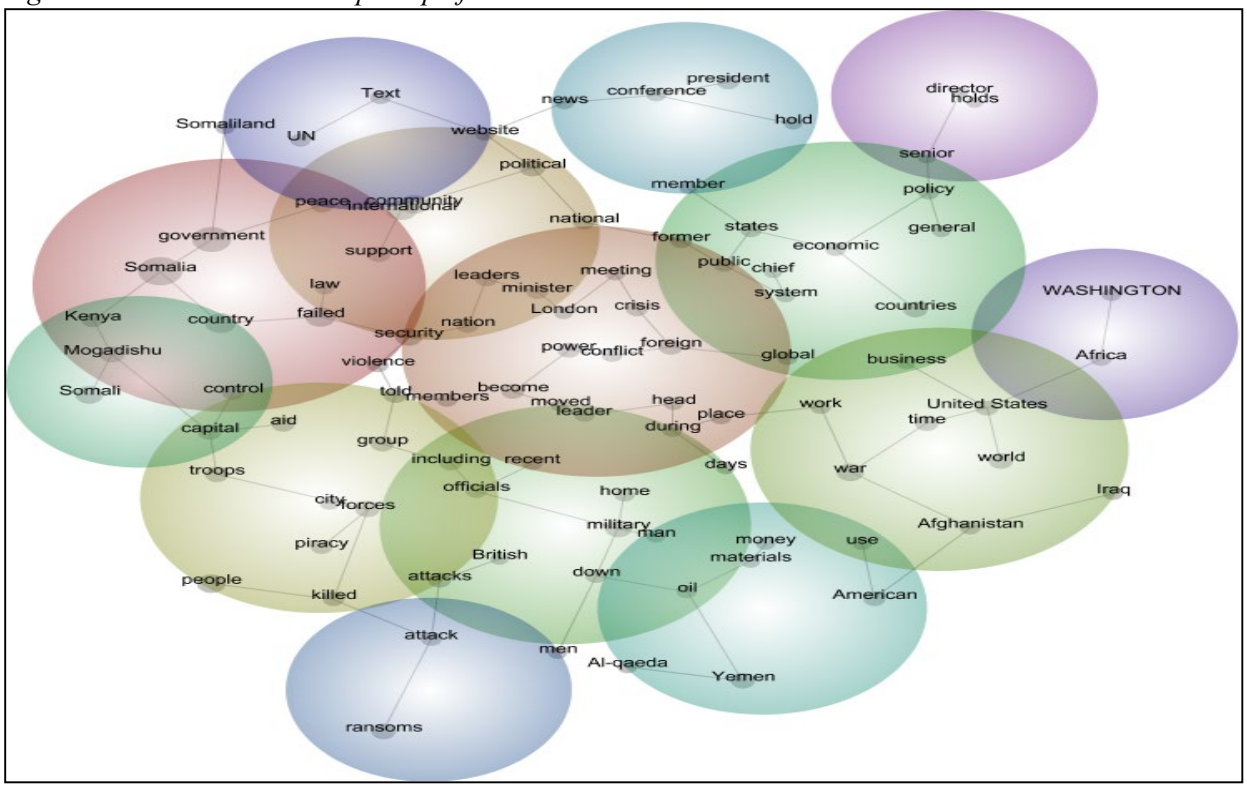
Table 3.7: Five major themes and five concepts references across all news sources

Theme 1: Somalia (100%)	Theme 2: Foreign (93%)	Theme 3: International (86%)	Theme 4: People (84%)	Theme 5: War (59%)
Somalia (6466)	Foreign (1504)	International (2508)	People (3385)	War (2483)
Government (4993)	Power (1365)	Community (2134)	Forces (1688)	World (1993)
Country (3129	Become (1171)	Security (2134)	Troops (1722)	Time (1914)
Failed (2805)	Former (1114)	Political (2002)	Aid (1537)	United States (1529)
	Nation (970)	Support (1448)	Piracy (1053)	

Figure 3.5 is a concept map of these themes, and the dark red theme is the most prominent. Within the articles of this theme, the 'failed' concept is connected to the country as well as law. Through

the map, it is clear to see that most articles regarding Somalia show that stories are mostly negative reinforcing the sentiment analysis conducted earlier. The concepts in the news sources showed that crisis, conflict, and power appeared most frequently and had the strongest connectivity in the document.

Figure 3.5: Leximancer concept map of all news sources



3.5.4 Atlas/Ti Coding and Analysis

The final method completed for this study is based on the heuristic analysis of the newspaper articles. For this coding, I utilized Atlas/TI (version 8) software to code the articles manually. Atlas/Ti software allows for a closer content analysis of the data, as well as creating a network view of the code (Friese, 2014). Moreover, it allows for the document to be coded automatically though naturally grounded keyword searches as well as through emergent codes that arise from a close reading of the document (Miles, Huberman, & Saldana, 2013). The Atlas/Ti software similarly provides results to be quantitatively analyzed through a co-concurrence table that

provides a ratio of the codes. Moreover, the Atlas/Ti software allows for a combination of understanding the qualitative document by linking the discursive element along with the quantitative results to assist in understanding the results (Friese, 2014; Saldaña, 2012).

In addition to the grounded coding, some of the selected codes were based on the Leximancer results, others were created based on a priori codes, while some were coded in vivo, based on a close reading of the articles. Upon completion of the coding, the newspapers were placed into four document "families": four North American Newspapers (ANP), four British Newspapers (BNP), four wire services (Wire), and the BBC and NPR (Other). These coding families were chosen to gain insight into the difference between various news sources. One objective was to determine which source was more likely to describe Somalia in terms such as a failed state along with its associated traits. Additionally, I attempted to explore the characteristics associated with Somalia across various sources. Finally, an objective of this level of data analysis was to create an understanding of the concepts and definitions of a failed state.

Once the iterative coding was completed, 55 concepts were coded across the four document families for a total of 44,816 individual codes in the 1,471 news sources (see Appendix 8). The codes included any mention of Somalia, failed state, issues such as terrorism, famine, and piracy that are often associated with the country that emerged from the Leximancer and sentiment analysis as well as the literature review. Highlighted were other codes such as individual actors, and positive concepts in the country, such as the establishment of law and order. There was a noticeable difference between the coding families. As part of the analysis of the codes, a co-occurrence table was created.

Atlas/Ti findings

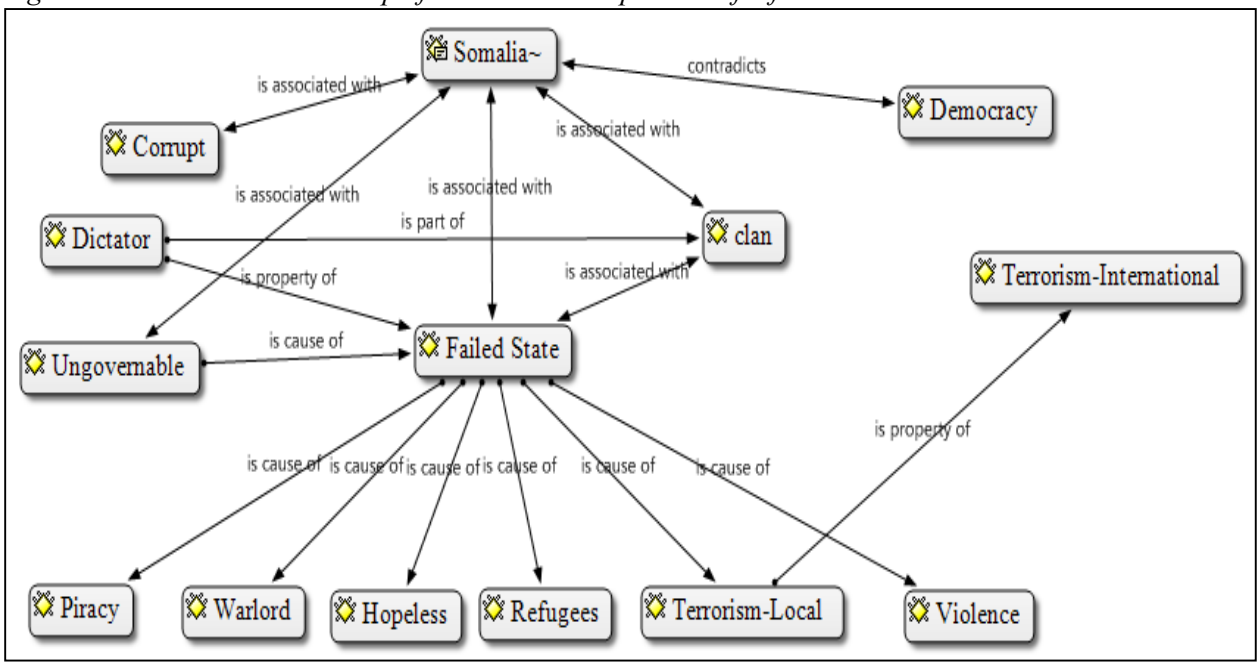
As expected, the code that appeared the most in the document families was "Somalia," followed by "failed state" and "Somali." However, I was interested in finding various components that comprise the term 'failed state' along with concepts that have negative connotations associated with them, including corrupt, clan/tribal, violence, and warlords. This narrowed the focus from the initial 55 codes to 8 codes (see Table 3.9) which resulted in 25,887 quotations. The same codes resulted in a co-occurrence matrix table (see Appendix 9).

Table 3.8: Atlas/Ti concepts in four code families

	*ANP	*BNP	*OTHER	*WIRE	TOTALS
Clan	147	175	367	265	954
Corrupt	68	91	85	108	352
Democracy	122	71	101	90	384
Dictator	103	104	146	204	557
Failed State	828	954	1368	1270	4420
Famine	123	177	71	98	469
Hopeless	7	15	4	6	32
Military	351	289	277	333	1250
Peacekeeping	102	128	133	202	565
Piracy	246	651	407	706	2010
Refugees	71	78	67	55	271
Somalia	1305	2060	3204	2928	9497
Somaliland	79	68	520	63	730
Terrorism-International	433	445	52	462	1392
Terrorism-Local	164	368	186	473	1191
Ungovernable	1	4	4	2	11
Violence	185	182	183	389	939
Warlord	159	198	182	324	863
TOTALS:	4494	6058	7357	7978	25887

From these codes, I created a network map, as a visual representation of the codes and their association with each other. Figure 3.6, shows the link between "Somalia" and the concept "failed state," which has several sub-themes associated with it. For example, many newspapers have presented the argument that because it is a failed state, the issue of piracy off Somalia's littoral is one result. Another example is that warlords have taken over parts of the country; there is a refugee crisis that caused by its failed status. Terrorism, a component of international terrorism, is another issue associated with Somalia's failed status. Thus, this network view developed within Atlas/Ti software allowed for an analysis of the causes and associations between the codes.

Figure 3.6: The link network map of causes and components of a failed state



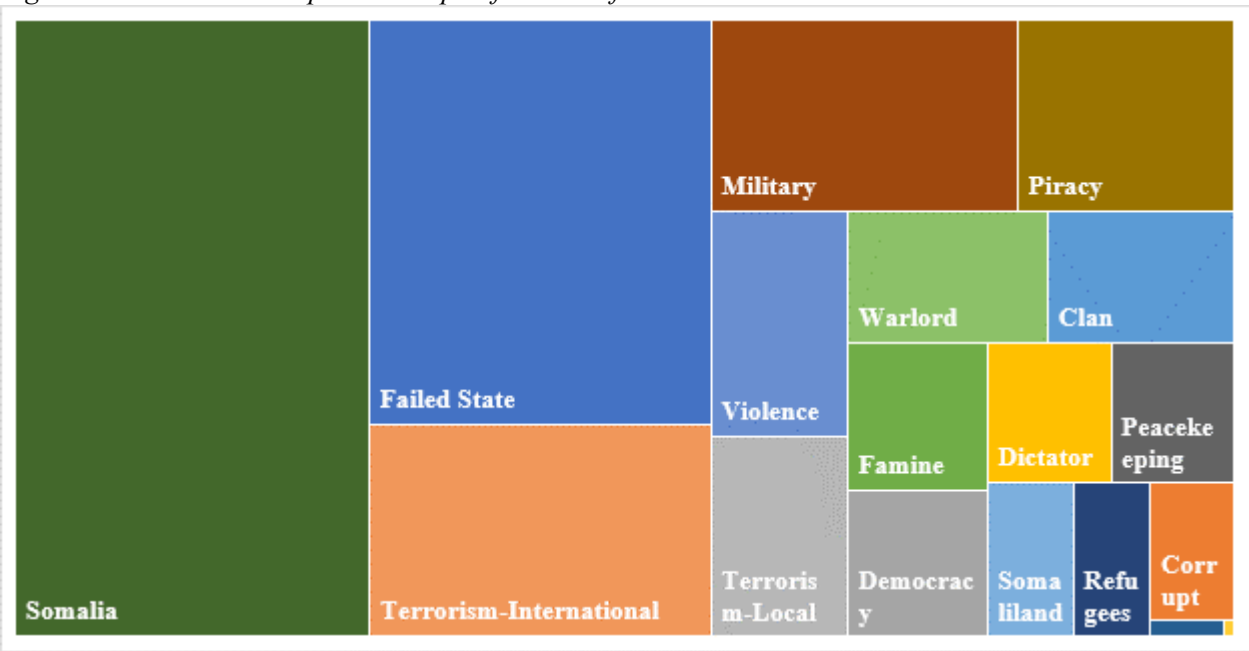
The network map also explored Somalia's association with issues such as corruption, dictatorship, clan loyalties, and being ungovernable. Guided by results from the literature review, Somalia is presented as a country lacking a modern democratic state. Five codes were directly coded in the same quotation, while 33 codes co-occurred in the same document. One exemplary quote is "Albright, an academic specialist on Central Europe, urged America to "stay the course in Somalia and lift its people from a failed state to an emergent democracy." Albright, clearly on unfamiliar terrain when she detected the mirage of democracy in Somalia's tortured history, typified the unreadiness of [President Bill] Clinton strategists to grasp..." (WPO4). The quote contained within itself several claims about Somalia that reinforced several negative traits.

Somalia: a definition of a failed state

The results confirmed the other two studies that there is a high co-occurrence between Somalia and failed state. They were 14,990 codes that co-occurred for the highest ratio of .12 (Appendix 10 is the complete co-occurrence matrix table). For the code families, the highest observation found was in the "Other" category (1368). A possible reason for the higher number of codes in the "Other" family was due to the source being transcripts of news reports, which resulted in a higher

repetition of the term ‘failed state’. The lowest observations were found in ANP sources (828). Figure 3.7 is a ratio tree-map from all news sources by code families.

Figure 3.7: Atlas/Ti concepts tree-map in four code families across all news sources



A thread that permeates the discussion across the various news sources is that Somalia is what happens when society fails. For example, Somalia has become “the modern world's closest approximation of Hobbes's state of nature, where life was indeed nasty, brutish, and short” [BBC62]. The breakdown means all essential services typically carried out by an organized structure have ceased to function.

Another idea communicated is that a type of regression leads to it being a “breeding ground for other vices and criminal activities, including terrorism” [AFP11]. These concerns then lead to the implication that the country is a lost cause: “Everyone lost hope in Somalia, and no one believed the failed state would recover anytime soon” [BBC172]. An overarching argument presented is that the country requires an approach that leads to a state, as Kenya’s foreign minister Moses Wetangula in 2010 stated that other nations should “help Somalia ‘become a state’” [AP104]. However, there are specific root causes attributed to Somalia’s failure of a state.

Interestingly, throughout the period of analysis, there have been several countries compared to Somalia as failed states. The study found that countries such as Haiti, Yemen, Syria,

Afghanistan, Pakistan, and Mali have been compared to Somalia. For example, “Some critics even go so far as to call Haiti a failed state, comparing it to Somalia or even Afghanistan” (GM7). By making Somalia the quintessential failed state, whenever a country experiences a violent episode many point to the country as a warning for what could be.

Trait 1: Dictatorship

A significant contributor to the country’s failure is its history with the military dictator Siad Barre, who is blamed for institutionalizing these traits of failure. Propagated in several news sources is the idea of dictatorship as the basis for the failed status. These examples include statements such as “Somalia, a nation of about 10 million, is unambiguously the world's only failed state since 1991 when dictator Mohamed Siad Barre was toppled, thereby sliding the nation into a patchwork of fiefdoms governed by unruly warlords” [AFP13]. The code table reveals that most news sources link the country’s rise of warlords with its history with dictatorship. Specifically, the highest ratio of codes that co-occurred was dictator and warlord. Thus, when it comes to statehood, the notion exists that the state could work as long a strongman controlled the level of power: “when Siad Barre finally decided to call it quits, all hell broke loose and the dismantling of the Somali State” [BBC227]. However, the autocratic leader that controls the country still needs a base of support, rewarded through corruption.

Trait 2: Corruption

Somalia’s link to the term corrupt has contributed to its current malaise. Specifically, because of corruption, the term co-occurs with terms such as refugees, dictators and local terrorism. Democracy is often mentioned as a reason to reduce corruption. When examining the difference between the code families, wire services (108) were more likely to state corruption as being linked to the “Somalia” code and once again, the least mention of the term in ANP (68) sources. 590 quotations co-occurred between Somalia and corruption. 213 codes were directly coded resulting in a 0.02 ratio. The association with corruption is considered one of the root causes that led to state failure, as noted by the Associated Press in 2010 when examining what led to the country’s famine "Corruption is a major part of the problem in Somalia," said Rashid Abdi, a Somalia analyst at the International Crisis Group” [AP115]. Indeed, the suspect populace is often presented as rooted in

a society that that does not allow righteous people to emerge into the government, as "'most of the same corrupt officials are expected to be members in both the parliament and the cabinet,' said Mohamed Mubarak, a Somalia analyst." [FT110]. These characteristics are used to explain why the country is having difficulty retaining international development assistance. For example, in the same article it posited that the country had "hired British and US consultants to discredit a UN report that claims rampant corruption in Mogadishu because it threatens to imperil donor funding and the return of foreign-held assets, including gold, totalling billions of dollars" [FT110]. This flaw with the country is another characteristic that has led to the country becoming a failed state.

Trait 3: Tribalism

Across the news sources is the idea that corruption is linked to the "clan" structure of the country. There were 590 co-occurring quotations linked between two of these directly connected 47 articles. There is a recurring perception that the country is a standard-bearer of corruption as noted in one source, "Somalia is regularly listed as the world's worst failed state and its most corrupt country…" (TIM90). Another illustrative example was: "The precise cause of the power struggle is unclear, but politicians have pointed to wrangling over alleged corruption, personal loyalties as well as Somalia's complex clan politics, where each community expects to be represented in the corridors of power" (AFP127). A similar idea is "[Siad] Hussein's frustration is now vented at Somalia's rotten political system, where corruption is rampant, and the selfish interests of power brokers too often trump national interests (REU130). Additionally, this corruption has fueled the rise of tribalism: "Somalia has had over 21 years of instability that has shattered its economy, infrastructure, lives and led to many splintered regions as well as a rise in religious and tribal extremism." (BBC159). By tackling this corruption, international donors and agencies would be able to assist the country in achieving stability. One example echoed by Somalia politicians is: "The time to say Somalia is not peaceful has come to an end," he [President Sheikh Sharif Sheikh Ahmed] said, after he and eight others signed the document, which commits the notoriously corrupt Somali authorities to a strict timetable of reforms" (TEL39). Thus, the interconnected notions of clan, tribalism and corruption are very much at the heart of the country's failure.

Trait 4: Ungovernable

A potent strain with the news sources has been that the country and its people are ungovernable. This characteristic is presented as a sign the country cannot be governed by modern state functions. These sources point to the concept of 'state' as being foreign to Somalis. This would explain the difficulty in creating and fostering a state. Although the number of articles is relatively small, 11 codes, with three quotes co-occur with Somalia. This attitude was summed up in the British newspaper, the Times of London: "Somalia is the world's premier failed state, a seemingly ungovernable mess that has spawned terrorism, piracy and now a famine that is driving a growing proportion of the population out" [TIM66]. The lack of governance, defined by an internationally recognized government is seen as one of the problems afflicting the country: "But Somalia remains lawless and thus largely off-limits, and after two decades with a failed state in that country, companies can hardly be blamed for investing in short-term measures" [BBC121]. When describing the country, the BBC monitoring service noted that Somalia's transitional government was addressing perceived problem of un-governability. The articled observed that "When Somalia started falling apart in the early '90s, it was unimaginable then, that the country would remain ungovernable to date" [BBC55]. It then concludes with the surprising reflection that Somalia can now be "aptly be described as [a] functioning" [BBC55]. Meaning there are now contours of government institutions with trappings of an administrative state.

Trait 5: (Lack of) Democracy

One solution often offered is implementing a Western-style democratic system of governance, and a reason for its Somalia's move to a failed status is that the country contradicts the norms of democracy. The data show that 33 democracy codes co-occurred with the term Somalia. There were in total 384 codes across all code families, and North American sources were more likely to be the ones mentioning democracy as either the explanation or solution for Somalia's problems. For example, the "decision we must make is whether to pull up stakes and allow Somalia to fall back into the abyss or to stay the course and help lift the country and its people from the category of a failed state into that of an emerging democracy. For Somalia's sake, and ours, we must

persevere." [Former US Secretary of State Madeline] Albright said" [NYT3]. Although, in 1993, Washington Post opinion columnist Charles Krauthammer pushed back by writing:

> "Apart from the fact that it could take 100 years to turn Somalia from its current precolonial state of nature into an emerging democracy, there is this question: Why? Why must the United States do this? 'For Somalia's sake, and ours, we must persevere,' intoned Albright. This is noble, foolish Utopianism. The job of a U.S. ambassador is not to terminate the abominable injustices of the world. It is to protect and defend the Constitution, the people and, yes, the interests of the United States." [WPO1]

Yet, one argument posits that Somalia is incompatible with ideals of democracy. Democracy is presented as unworkable because of the tribal nature of Somalia, as illustrated in the Financial Times: "Many countries, smarting at their failure, gave up on Somalia altogether. With hindsight, UN officials talk of their naivety in thinking Western-style democracy could replace clan allegiances" [FT1]. Thus, the benefits of averting the current chaos in the country are unquestioned: "Let's get real: democracy is messy and starting it off again in Somalia is going to be very mucky but at least let's get it on the road. We have to live with whoever emerges" [FT101]. Although the risks of having a corrupt or Islamist government exist, this solution to the country's problems would better than the current situation.

Characteristic 1: Violence

One characteristic that frequently appears because of the failed status is violence. For the purposes of this study, definitions of violence include situations such as war, bombings and military action. 939 codes in total were found across the four code families, with the highest numbers in the wire services. The higher references in wire service reports could be attributed to wire services reporting on bombing or acts of violence that occurred in the country without necessarily attributing causality. When examining the coding matrix, the results show that the violence code is attributed to clan (66/0.04), refugees (42/0.04), and corruption (42/0.03). A linkage is ascribed to the civil war that led to the collapse of the country's government. One example of this is "Somalia has been embroiled in civil war for more than 20 years. Diplomats call it a 'failed state,' a state with rampant famine, violence, and chaos… that could create a system by which to keep the order" [BBC203]. Moreover, continued violence is seen as a vital indicator of a failed state status: "Since 1991, the 13 previous attempts at forming a functioning central government had failed amid clan-driven

violence and the resistance of gun runners and other war profiteers" [NYT79]. Another example of this type of argument was presented within the BBC: "With a two-decade-long history of instability, upheaval and violence, Somalia has become the poster child of the failed state" [BBC160]. When a decline in violent activity is witnessed, this often seen as a sign that the country might emerge from the cycle of violence: "Many Somalis, Western and Arab diplomats and aid workers were rooting for the Horn of Africa country that had been in a perpetual state of violence and anarchy for 20 years. Had Somalia's turning point arrived?" [REU147]. Within the newspapers, we see a correlation between points about tackling violence in order to foster centralized government.

Characteristic 2: Warlord

Arising out of the violence were descriptions of leaders vying for political and economic control in the country as warlords in several news sources. The code appeared 863 times in the various news sources, with the most appearance in wire services. The violence code had the most co-occurrence with violence; this was used to explain the reason for violence happening in the country. Several sources pointed to the uprising against Siad Barre as being led by warlords, for example: "The arid, impoverished Horn of Africa nation had not had a functioning government since 1991, when clan-based warlords overthrew a socialist dictator" [AP69]. These warlords are presented as flourishing after the fall of Siad Barre. "In a lot of ways, Somalia has been a failed state for too long, awash as it was with murderous warlords" [BBC163]. Indeed, the warlords are a significant characteristics of failed states: "The 56-year-old academic [President Hassan Sheikh Mohamud] promised to bring Somalia, best known as a byword for failed state, back into the international fold, but he inherits an ongoing war, a humanitarian crisis, feeble institutions and deeply entrenched warlordism" [AFP113]. Thus, these individuals have been grouped together to determine they are a component contributing to state failure.

Characteristic 3: Refugees/Hopelessness

One direct consequence of state failure is the displacement of the country's population both internally and externally. This phenomenon is exacerbated because of civil conflict as well as drought and famine that afflicted Somalia on several occasions. Although the total number of codes

(271) was relatively fewer than the other codes, the refugee code appeared the most in British news sources, while the wire services had the lowest number. The refugee code appeared in similar numbers across all news sources. The hopelessness code appeared about refugees. However, some argued that the opposite was, in fact, true: “mentioning [Somalia] has the words "suffering," "warlord," and "al-Qaeda" attached? Somalia may indeed be a dysfunctional state, but that hardly makes it hopeless, as the news media would have us believe. Rather, as Farah's latest novel, "Knots," suggests, there is hope for Somalia and its people.” [BBC108]. Even with that hopeful note, most have described country’s situation thusly: “The clamour from aid agencies for funds and access to halt what they are calling the world's worst famine in 20 years has put a spotlight on the ingrained crisis in Somalia, a failed state held hostage by Islamist extremists, pirates and warlord politicians in which aid has been repeatedly diverted” [FT84]. Thus, the refugee trait is characteristic of a failed state.

Characteristic 4: Piracy

Although piracy is not part of the general characteristics of what a failed state is, it often becomes an important part of the discussion on Somalia and state failure. More specifically, without a government that could offer protection for its coastline, it left a vacuum for pirates to overtake it. The rise of piracy becoming synonymous with Somalia began in the middle of the 2000s, with 2010 codes appearing across all articles; by far the most appearances were within wire service articles. The wire services relayed information about the risk posed to the marine shipping industry and tracked the story of the ships being held for ransom. The North American news sources (246) had the least amount of codes. When examining the code co-occurrence table, refugees were more likely to appear together with the rise of piracy. The next co-occurrence was with failed state. One illustrative example posited, “Somalia has also become synonymous with piracy and a danger to key international shipping lanes” [AFP129]. Another noted, “Without central government since 1991, Somalia has become the epitome of a failed state, and the chaos onshore has fueled rampant piracy in the busy shipping lanes off the coast.” [REU69]. Indeed, piracy has given warlords and corrupt officials with funding to continue funding their illicit activity: “The piracy is fuelled by the anarchy in Somalia, a failed state where criminality is thriving as a weak interim government struggles to establish its authority.” [FT52]. Moreover, the country became intertwined with this

image: “Improving Somalia's tarnished world image reputed as the abode of violent armed groups and piracy by projecting the new Somalia as a responsible and respectable member state in the world community.” [BBC157]. Piracy will continue without a central government coming into force: “Experts say piracy is just one symptom of the general collapse of law and order in the failed state of Somalia, which has not had a functioning government in 19 years. They say attacks on shipping will continue as long as there is no central government capable of taking on the well-armed and well-paid pirate gangs.” [CP29]. This has also become part of the argument presented by the US government “Current orthodoxy sees piracy as a product or symptom of failed or rogue states. The inference from Obama's statements is that the world must fix the Somali pirate problem at source, by fixing the anarchy of Somalia itself.” [GUA53]. As a result, piracy is linked directly to Somalia as a failed state.

However, some contradictions have also appeared within the news sources. One source argued that piracy is part of the funding for terrorism: “Most European countries take the view that piracy is intrinsically linked to the economic and political crisis in Somalia, a failed state. They do not, however, believe that al-Qaida is involved in any of the piracy incidents.” [GUA48]. It is suggested that this is merely about the opportunity to make money, not a direct result of failed status: “[piracy] the latest symptom of what afflicts an utterly failed state – a free-for-all on land that has consumed the country since the central government imploded in 1991. As any warlord there can tell you, the violence is almost always about cash. "We just want the money" is their mantra.” [NYT55]. Many countries have sent naval ships to take part in protection force that resulted in the arrests of many Somalis: “Somalia itself is a failed state with no working justice system, although hundreds of pirates have already been taken to the overcrowded prisons of the semiautonomous region of Puntland. A handful of captured pirates are also being held in Yemen and the Maldives.” [CP31]. Ultimately, the solution is to create a new Somali government “Another solution to the piracy problem, some officials say, would be to restore the rule of law to the failed state of Somalia. However, so far, no one has stepped forward with an effective plan to accomplish that.” [NPR25]. The solution to these issues is by fostering a state that meets with the traditional definitions of the concept as a way to save the country.

Characteristic 5: Terrorism

Following the September 11th terror attacks and the rise of Al Qaida and Osama Bin Laden, the fear that Somalia could harbour terror suspects was one of the driving factors of understanding the characteristic of the failed state. The connection between Islamists in the country and international terrorism was employed to understand Somalia. The terror bombing in Kenya and Tanzania by Al Qaida placed a spotlight on the country next door. There were 1,191 code frequencies in all sources, and the wire services had the most mentions (473) followed by other sources (368). After the connection to international terrorism, Somalia, clan and corruption co-occurred the most. The fear of the country being a lawless base for terror groups was summed as "The United States worries that Somalia could be a terrorist breeding ground, particularly since Osama bin Laden declared his support for Islamic radicals there" [AP75]. The vacuum is described as, "We have seen what has happened in Somalia and in Iraq. In the former, the power vacuum has created a state of permanent chaos, so much so that Somalia exists in name only. It is the ultimate failed state where competing tribal leaders and rival Islamist groups battle vainly to control and because no one group is strong enough, succeed only in creating more death and destruction" [BBC114]. The comparison to Afghanistan is ever-present as "One can see moreover, why Somalia presses so many American buttons. As a failed state in transition from warlords' rule to an Islamist emirate, it resembles Afghanistan. The humiliation of the failed US intervention in Mogadishu in 1993 - the Black Hawk Down episode - ranks with the headlong retreat of US marines from Beirut a decade earlier." [FT33]. The notion that country could serve as a base was furthered by a British prime minister, David Cameron: "The Prime Minister described the east African nation as a "failed state that directly threatens British interests," citing attacks on tourists and aid workers, and radicalisation of young Britons by militant Islamist groups with roots in the region." [TEL42]. Accordingly, Somalia's association with terrorism serves to bring the country back into the spotlight as place that should be feared. In part, because the internal structures within the country do not conform to the expectations, some argue that the country could easily fall into the hands of people who want to do the world harm.

3.6. Conclusion

In this study, I critically examined how Western, English speaking news media affected discourse about Somalia. After analyzing 14 English news sources based in the United States, Great Britain

and Canada, an empirical understanding of how the country is presented and portrayed emerged. Through a mixed-method approach utilizing Critical Discourse Analysis, the study has confirmed that media narratives about the country are negative in tone, violent in description and have reinforced negative stereotypes regarding Somalia and its people. Furthermore, within these news sources, I determined the main causes of a failed state, a term often used in association with Somalia, along with its main characteristics.

When examining trends over time, there is an increase corpus of data displaying stories about Somalia's failure as a state. Notably, these stories point to a marked increase when overlaid onto major global events. One example was the 2001 terrorist attacks in the United States; Somalia became a centre of focus because of concerns that terrorists could seek refuge in the country. Another example was the famine that afflicted it along with the rise of the Al Shabab Islamist group, which resulted in efforts to assist Somalia. The issue of piracy prompted an international response to "protect" country's coastline. The increase in these news mentions is interrelated with the country's local political situation as well as the international nature of some of its consequences.

Having established that Western news mentions about the country are driven by significant events about the country, I then sought to understand the tone and the sentiment utilized in the headlines in these stories. This study found that the few keywords and entities analyzed using AlchemyAPI have positive sentimentality. However, all the headlines from all news sources had a high negative score (-0.397). When delving into the emergent concepts in the headlines, it showed that the issues of piracy in Somalia frequently appeared in these headlines. Furthermore, the second-highest taxonomy of these headlines was ("society/unrest and war") also negative.

The computer-aided content analysis of all documents using Leximancer software of all 1,471 articles that span close to a quarter-century showed that the dominant themes had strong connotations to war, military pirates and failed governance. These trends were across the board in all news sources, re-iterating the idea that Somalia is an ungovernable haven for pirates. The negative themes and concepts in the news reports were observed across all 14 sources. An interesting observation from the news reports was that it often linked to international implications. The internationalization of the country was one sign that Somalia is often at the intersection of local problems that are international in scope. For example, the issue of terrorism is often linked

to the more extensive religious-inspired networks that operate worldwide. The issue of piracy has linked the movement of goods through a vital passageway.

The Atlas/Ti coding and analysis allowed for a closer study of the news articles resulting in a richer description of the concepts and themes regarding Somalia. The coding analysis resulted in an understanding of what the news sources claimed to be the leading causes of Somalia's failed status. As a result, the study found that the five main causes were corruption, dictatorship, the tribal/clan structure and that the country was ungovernable. Notably, these trends were not limited to a type of news sources but appeared across the various code families. When examining the characteristics, according the news sources, what most often became associated with the news sources included violence, warlords, refugees, piracy and terrorism. These characteristics were used to define Somalia and were extrapolated to explain a failed state.

The media is one of the most vibrant parts of the public sphere; in Jurgen Habermas's Theory of Communicative Action (TCA), an open and free media is crucial to the functioning of a society. Thus, whenever a distortion emerges within the public sphere, the effects to society and state can be damaging. The media, which plays an intermediary role within society, creates and reproduces certain ideas and notions that become entrenched in social norms. As Habermas (2006) noted, "Ideas enter into social reality via the idealizing presuppositions innate in every-day practices and inconspicuously acquire the quality of stubborn social facts" (p. 413). Accordingly, the descriptions of Somalia have become part of social facts as described by Habermas. For example, the idea that Somalia is a failed state is repeated frequently in the Western news media. The narrative and discourse have reflected a type of language that re-enforces the picture of a country that is in an intractable mess.

Results of this study further show how Western media play a crucial role in the "othering" of African countries more generally but also Somalia more specifically as noted by Ogundimu (1994); Ogundimu and Fair (1997); and Brookes (1995). The hegemonic discourse that is about the dark continent is evident in the language that frequently appears in news sources including the allusions to violence, barbarism and backwardness as discussed by Jarosz (1992) and Nabudere (2007). The strong, native language appeared in opinion pieces and especially in financial papers such as The Wall Street Journal and Financial Times.

The idea of what constitutes a modern state has been traced over time, and its characteristics can be defined; this, however, does not apply clearly to the concept of a failed state. The modern state should have three components, a defined territory, its legitimacy should be unquestioned by its citizens, and it should be recognized by other countries. Somalia is viewed as a failure because it is violence-prone, a substantial number of its citizens do not view the state as legitimate, and its territory is mostly unprotected. This goes back to the idea that a functioning state should ensure social conflict in the form of violence is eliminated or minimized. However, the concept of state is contested and does not seem to apply to Somalia. More specifically, structures within Somalia are often ignored or minimized in the media sources. This seems to blind international explanations about the country, most evident in the news media. By not acknowledging the ground structures that are delivering services to Somalis, the solutions to improving the social and economic issues in the country will remain challenging. As Chapter 2 illustrated, the Western form of state is relatively new to the Somali people.

3.6.1 Limitations and contributions

There were some limitations to this study. Although sources were randomly selected and systematically interrogated, a large number of new media were excluded for a variety of reasons. This study would have been enhanced with an examination of the visuals that media employ when describing the country. Another limitation was the examination of other media in other languages to gain insight into how they discuss Somalia.

However, in this study, I critically analyzed the discourse surrounding the Western news media. This study has enhanced our understanding of the discourse and the framing of the country. Although previous studies have examined discourse around piracy in Somalia (Rothe & Collins, 2011), and the political process (B. G. Jones, 2008), the constitutional development process (Stremlau, 2016) as well the ‘othering’ of Somalia (Besteman, 1996), this study compressively examined the discourse through the concept of the failed state. More specifically, this study contributed to the definition and characteristics of a failed state. Moreover, it added to our understanding of the language used by knowledge carriers concerning Somalia.

Chapter 4: Study 2: Institutional and organizational structures within Somalia that support economic and social activity: Evidence from Somaliland

Abstract

This study explores the existing social structures in Somalia. Through in-country key informant interviews from various sectors and industries, I sought to discover the visible and invisible institutions that are central to delivering social and economic services in Somalia. This study found evidence of social structures as elucidated in Anthony Giddens's Structuration Theory. Additionally, the study employed a grounded-theory, case study approach to understanding the institutions and how they function. The research recruited 30 key informants from four sectors: Education, Government, Non-Governmental Organizations (NGOs) and Industry. This research employed both purposeful as well as snowball sampling. This study presented evidence of how the economy works in the country. This study provides evidence of institutions that allow for the financial services to be offered. Finally, this study offers examples of how the ICT sector contributes to the economic activities of the country, along with its mediating role in Somali society.

4.1. Introduction

The second study of this thesis examines evidence of institutions and societal structures in Somalia. Although the country is perceived as having very few institutional structures, there is evidence of structures that allow for markets to function and social services to be delivered. Through a multi-method approach, this study scans for evidence across sectors to explore existing institutional structures. Institutions as a concept can be distilled as the rules of the game (Ostrom, 2007). More specifically, the rules of the game can be formal in the sense of the regulatory bodies, organizations and agencies or they can be informal in the as in the norms and customs of a particular society, referenced as Habermasean term of lifeworld (Campbell, 1998; Habermas, 1991). By illustrating evidence of how structures such as the monetary system, social services, education system and justice are functioning and delivered this study will delve past superficial perspectives of Somalia that were evidenced in the first study. Moreover, these institutions and structures enable the ICT

sector to deliver goods and services to consumers. Accordingly, the empirical evidence of this study will critically examine the role of ICT in all the areas of the economy. The third chapter showed that the term state is socially constructed reinforces the West's definition which dominates the discourse.

One of the most important responsibilities that a modern government conducts is the control and supply of the monetary system (Wray, 1998). It is through the control of the monetary system that the government exerts its influence on the economy of the country. Prior to the government's collapse, the central bank, as well as all financial institutions, were tightly controlled by the government (Leeson, 2007a; Qassim, 2004). However, the economic mismanagement, along with border wars with its neighbours resulted in the systemic collapse of banking system (Abdi I. Samatar, 1992). The Somali government attempted and introduced various policies that would be designed to support the financial system however the banking system was virtually closed to the general public in the late 1980s (Omer, 2004; Qassim, 2004). In fact, in 1989 the Commercial and Savings Bank, the country's only commercial bank declared bankruptcy (Mubarak, 1997). Accordingly, by the time the government institutions ceased to exist, a decentralized financial system had established a presence within the country. Since then, the lack of a regulated financial sector has hampered the economic potential of the country by limiting access to capital (Mubarak, 1997). Different regions of the country have issued their own local currency. Somalia's various decentralized currencies are pegged to the American dollar which allows for international trade (Kulaksiz & Purdekova, 2006; Sayid & Echchabi, 2013). Even with these concerns, the Somali population has access to a financial system, and financial transactions are still occurring in the country. For example, people in the country have developed a sophisticated mobile banking system that is used to buy goods or to pay salaries and even to distribute aid by some International NGOs. This leads to the first question: What institutional and organizational structures have allowed economic and social activity possible in Somalia under conditions of failure? To answer that question this study seeks models of formal and informal structures already existing in the country.

In part, because Somalia does not have a robust centralized government apparatus to collect statistics about the economy, population and other basic economic and social indicators, this study set out to create a database of relevant information about Somalia. Moreover, I reviewed literature

from various national and international agencies to gather as much information about the economy and social sectors in the country. Currently, data is spread out across the various Somali government agencies, United Nations agencies, donor countries, Non-Governmental Agencies, and private companies. Aspects often missing from current databases include information about the various social and economic sectors. This is particularly the case of the ICT sector, where information about subscription numbers, the price for calls and data rates are often are not tracked. I collected and analyzed secondary data from various departments, ministries and international agencies to understand the institutions within the country. Consequently, I conducted in-country data collection in order to gather the necessary information that is often not publically available.

The Somali economy has shown signs of resilience despite the lack of a centralized government. One example, of a completely private market currency, is the Somali Shilling (SoSh) (Little, 2003). Urban areas were more affected by the state-controlled currency. However, the rural economy adjusted more quickly to the situation because rural areas had previously instituted exchange networks that extended credit to other members of the community thus were more accustomed to the concept of a local currency. Although the economy is still considered to be recessionary, overall GDP has consistently grown at over two percent, after the initial crash that proceeded the fall of the government in 1990 (Little, 2003). Since then, the economy has come to revolve around three main engines which are livestock (40%), remittances (35%) and the telecommunication sectors (Menkhaus, 2011; UNDP, 2012; World Bank, 2015a). However, it should be noted that the economy still struggles to absorb a majority of the residents of the country. For example, one study estimated that 67 percent of youth between the ages of 14 and 29 are unemployed (UNDP, 2012; World Bank, 2015a).

Education is an important determinant of the social and economic development of any country, with some positing that education is fundamental human right (Abdi, 1998; Cummings & van Tonningen, 2003). Countries are encouraged to create space and invest in high-quality education in order to foster development in the country. In Somalia, formalized accrediting agencies for all schools, from primary to tertiary, are weak or non-existing. Nonetheless, schools continue to exist, students are being trained in all manner of fields and skills (Cassanelli & Abdikadir, 2008; Cummings & van Tonningen, 2003). With a weak central coordinating agency such as the national and regional Ministries of Education, the education system has faced several

issues, particularly in regard to gaining legitimacy among the population. As such, the quality of education offered has been questioned (Cassanelli & Abdikadir, 2008).

However, in the mid-1990s, as communities and families took direct ownership of the education system and began to finance private schooling, it began to improve. Moreover, as the diaspora community increased remittance amounts, more children entered the private education system, increasing the enrollment rates from 10% in 1998 to 20% in the mid-2000s (Lindley, 2007). The diaspora community played an essential role in investing in the schooling of children. The so-called Formal Private Education Networks in Somalia (FPENS) includes a network of 150 schools with more than 90,000 students (Cassanelli & Abdikadir, 2008). It should be noted that some parts of the country have better-organized education delivery modes. For example, Somaliland has created a primary education that reaches a more substantial part of population while the south is still struggling to establish a formal education system (Bradbury, 2008). Thus, I am to understand the education system and how the students are certified. Additionally, the certification process for teachers needs to be investigated and what methods are used need to be explained. Finally, I aim to understand the role of ICT in the delivery of parts of the curriculum.

This study explores how social services are delivered in the country. These social services include the delivery of medical care along with the emergency services. Additionally, this study focuses on how people access them, how are they regulated, and how people perceive social services. By exploring how the education system is working, this will help inform how the doctors, nurses and other providers of social services are trained. The role of technology needs to be better examined in this process, as well. Through an analysis of the underlying institutions that have emerged, this study can then explore the role of ICTs.

Anecdotal evidence of informal and formal institutions along with societal structures that are contrary to the popular view of Somalia need to be empirically established. The method employed for the second study is a multifaceted, grounded approach that examines the public data about education levels, the economic indicators of the country and as well literary analysis of publically available data. From this Grounded Theory approach, I aim to posit an explanatory theory to explain the economic and social impact of the ICTs in the country. Consequently, this study aims to link the first study surrounding the discourse of Somalia's failure and critically surface the on-the-ground situation. Specifically, this study presents data and data analysis on how

the economy is functioning and how many people are being educated, served and use the monetary system. Other examples include co-ops and savings institutions that people access to create investments or put towards new technologies and innovations. This study also studies how the court system works and how justice is delivered in case of disputes. More specifically, what are the dispute resolutions mechanisms and how do citizens access them. What approach do these dispute resolution mechanisms gain and maintain their legitimacy? Thus, this study brings to the fore the institutions and social structure of Somalia that replace, work in conjunction and in parallel to the formalized weak state structure.

4.2. Background and Context

Somalia's human development indicators show that the country is afflicted by poverty, 61% percent of the urban population is poor, and 80% of the rural population is living under poverty, for an overall poverty rate of 80% (UNDP, 2010, 2012, 2015). In the last United Nations Development Programme/World Bank Socio-economic survey conducted in the country, people living under extreme poverty, those living with less than a dollar a day, are estimated to be 43.2% of the population (UNDP & World Bank, 2003). Accordingly, the UNDP estimates that half the population is in urgent need of aid and require some form of international assistance (OCHA, 2012). The country's per capita Gross Domestic Product (GDP) is one of the lowest in the world at $503 US dollars (Current US$) in 2016 (World Bank, 2016). A variety of factors have led to such a significant drop, including in social and economic indicators, a famine in 2011 as well as a spike in the civil conflict (UNDP, 2012). See Appendix 12 for regional economic and population indicators.

The country is very dependent on remittances from abroad to supplement any income they might be generating. Remittance services play an indispensable role in the current global economy. The World Bank estimates that over $325 billion is transferred worldwide every year, with $40 billion remitted from developed countries to Africa (Mohapatra & Ratha, 2011). One study conservatively estimated that the large Somali diaspora community, estimated at 1 million, contributes large remittances into the country every year (Hassan & Chalmers, 2008; IMF, 2013). For example, Somalis living in the United States remit around $215 million annually (Orozco & Yansura, 2013). It has been estimated that, on average, residents in Somalia receive $3,000 per

year (Orozco & Yansura, 2013, p. 10), which is a large amount compared to the country's per capita GDP of $503 (World Bank, 2017a).

Consequently, remittances, international agencies such as the United Nations, the African Development Bank and other international NGOs have postulated that these billions can be harnessed to effectively help developing countries such as Somalia economically and socially develop. For example, in 2015 remittances directed towards the country outstrip Official Development Assistance ($1.25 billion), Foreign Direct Investments ($516 million) and exports ($547 million) (CIA, 2015; FSNAU, 2013). In Somalia, remittances play an outsize role in the economy, for instance, the UNDP concluded: "Without this external support network, the economy would have imploded long ago" (UNDP, 2012, p. 25). This figure results in some households receiving up to 40% of their incomes from the funds transferred from abroad (AfDB, 2013).

Somalia receives one of the largest transfers of remittances on a per capita basis in the world (UNDP, 2012; Yusuf, 2015). Slightly more women receive remittances than men. Interestingly, almost 100% of Somali remittances are sent through Somali services, not the large money transfer agencies such as Money Gram or Western Union. Specifically, the money transfer agencies are not the traditional financial institutions with international transfer codes but rather are retail locations often apart from the financial institutions of their host country. The unique system that has been utilized by Somalis to send and receive money has been the result of a lack of standardized financial institutions that are linked in the international financial system. More specifically, a system built on trust has developed to become one of the most efficient systems to transfer money. Although Dahabshiil, one of the largest Money Transfer Operators (MTOs) is family-owned, most MTOs are independently owned by a group of shareholders (Orozco & Yansura, 2013). This system is based on an intricate communication method that began with a physical-delivery method during the period in which the country was at war. Next it evolved as the Somalis became more dispersed internationally and built social networks across boundaries. Then the money transfer system embraced technology, particularly telephone communications to deliver the remittances. Now, mobile banking has been implemented and has transformed to become an almost instantaneous delivery directly to the recipient.

4.3. Theoretical Framework

This study employs Anthony Giddens'(1986) Structuration Theory as the most appropriate to explain the situation in Somalia. The concepts that form and underlie the theory such as power, agency and structure are central to understanding the institutions that bind the social practices within geographic region of Somalia. The country provides a case study to understand how Giddens' concepts and theory can elucidate and be applied in what is termed as 'stateless' society. Central to Structuration Theory is the duality of structure and agency (Bryant & Jary, 1991; Lyytinen & Ngwenyama, 1992) and which is essentially distilled as society "as neither existing independently of human activity nor being an activity of it" (Dyck & Kearns, 2006, p. 87). The actions of knowledgeable humans and social system structures, along with how they are produced and reproduced, is the core of understanding this theory. Specifically, this means that the social systems are restricted by social structures are extended by human agency without one having primacy over the other. The socials systems are aided by routines that are ingrained within social events (Ogden & Rose, 2005). Although Giddens' theory has a variety of components, I will be focusing on concepts of agency, power, structure and modernity that are directly relevant to this study (M. R. Jones & Karsten, 2008; Pozzebon & Pinsonneault, 2005).

4.3.1 Agency

Human agency, according to Giddens, the role it plays in both the practical and discursive is what makes social structure possible. Humans monitor their own actions through two levels of consciousness, practical and discursive (Lyytinen & Ngwenyama, 1992). Agency, or action, is a "continuous flow" of conduct, instead of a series of distinct acts joined together (Giddens, 1979). The actors, through practical consciousness, know "how to do things in a variety of contexts of social life but cannot do so in words" (Browne, 2017, p. 64). An example of practical consciousness is when students first walk into a classroom, they without much thought look for seats that face the front of the classroom, presumably where the teacher will be placed. The subtle understating of the 'rules' of social systems and then rationalizing these social rules. However, discursive consciousness is the articulation of actions and intentions through language. This includes the reflexive monitoring of action. As such for the purposes of this study, agency is

defined as “as the transformative capacity of the subject; the practical basis of agency is the possibility of choosing between alternatives and pursuing different courses of action” (Browne, 2017, p. 64). Included within this definition is the understanding of the innate human understanding or knowledgeability of the social norms, and this is not necessarily being able to explain these norms.

4.3.2 Structure

The concept of Structure within Structuration Theory is an integral part of the duality of the theory. According to Giddens, structures are the “generative rules and resources that members draw upon, but also thereby, change in their production of society” (Bryant & Jary, 1991, p. 7). Social systems are recursive and are produced and reproduced by individuals (Ogden & Rose, 2005). The social system can be distilled to the standardized connection between individuals and groups (Browne, 2017). The social system is embedded in the actions and arises in a particular space-time (Giddens, 1979). Over time-space, these actions become entrenched thus becoming institutionalized, as Giddens (1979) notes “the same structural characteristics participate in the subject (the actor) as in the object (society)” (p. 70). Structures produce and re-produce socials systems recursively (Giddens, 1986).

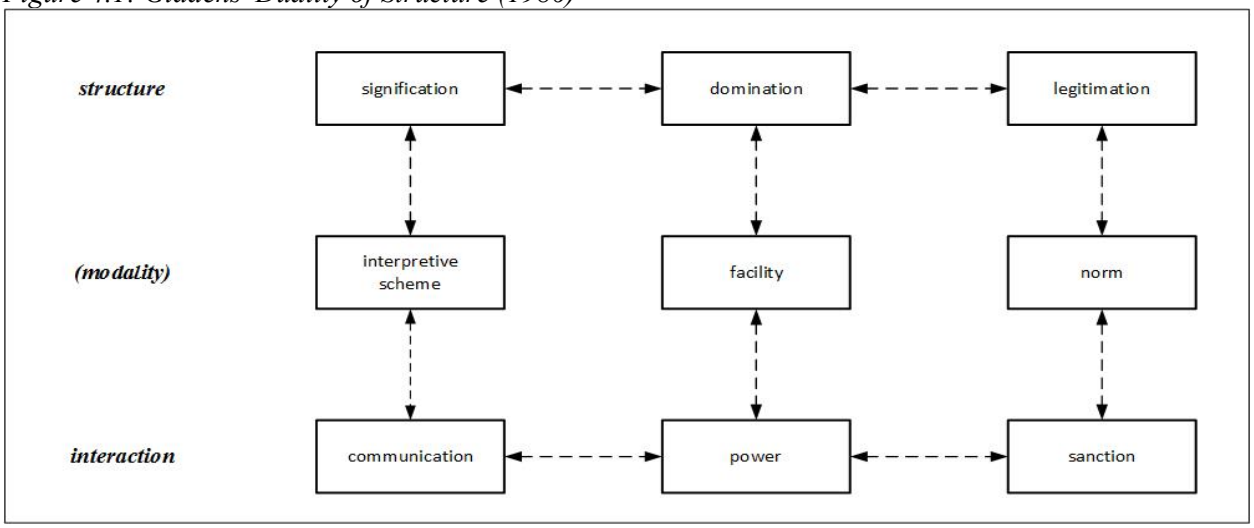
Social practices are built on systems that are reproduced across time and space, along with the structures that join social relations. Giddens (1986) argues that societies “stand-out because definite structural principles serve to produce a specifiable overall ‘clustering of institutions’ across time and space” (p. 164). Societies and social interactions are then not necessarily bounded by one particular form of social structure or mode of governance. Thus, social structures are woven with agency and the social structures themselves. As Giddens (1986) argues:

> “Structures exist only in practice itself and in our human memory, which we use when we act. Structure is not an external frame. Structures emerge in our memory, traces only when we reflect discursively on a previous action. In other words, structure does not exist, it is continuously produced via agents who draw on this very structure (or rather structural properties) when they act.” (Giddens, 1986, p. 164)

There are three types of structures in social systems: signification, domination and legitimation proposed by Giddens (see Figure 4.1). Signification refers to the rules and norms that govern

discursive and symbolic order needed for communication (Whittington, 1992). The modality, or the properties of the structure, is linked to language and the cognitive ability to effectively get a message across. Next, domination is the resources that are brought to bear when exercising power, along with "providing legitimacy for the social processes involved" (Scapens & Macintosh, 1996, p. 680). This is linked by the capacity or capability to exercise power or the control of scarce resources. Finally, Legitimation is the rules that provide that sanction certain modes of behaviour, both written and unwritten that are enforced by institutions (Busco, 2009; Englund, Gerdin, & Burns, 2011). This is connected to the ability to validate authority.

Figure 4.1: Giddens' Duality of Structure (1986)

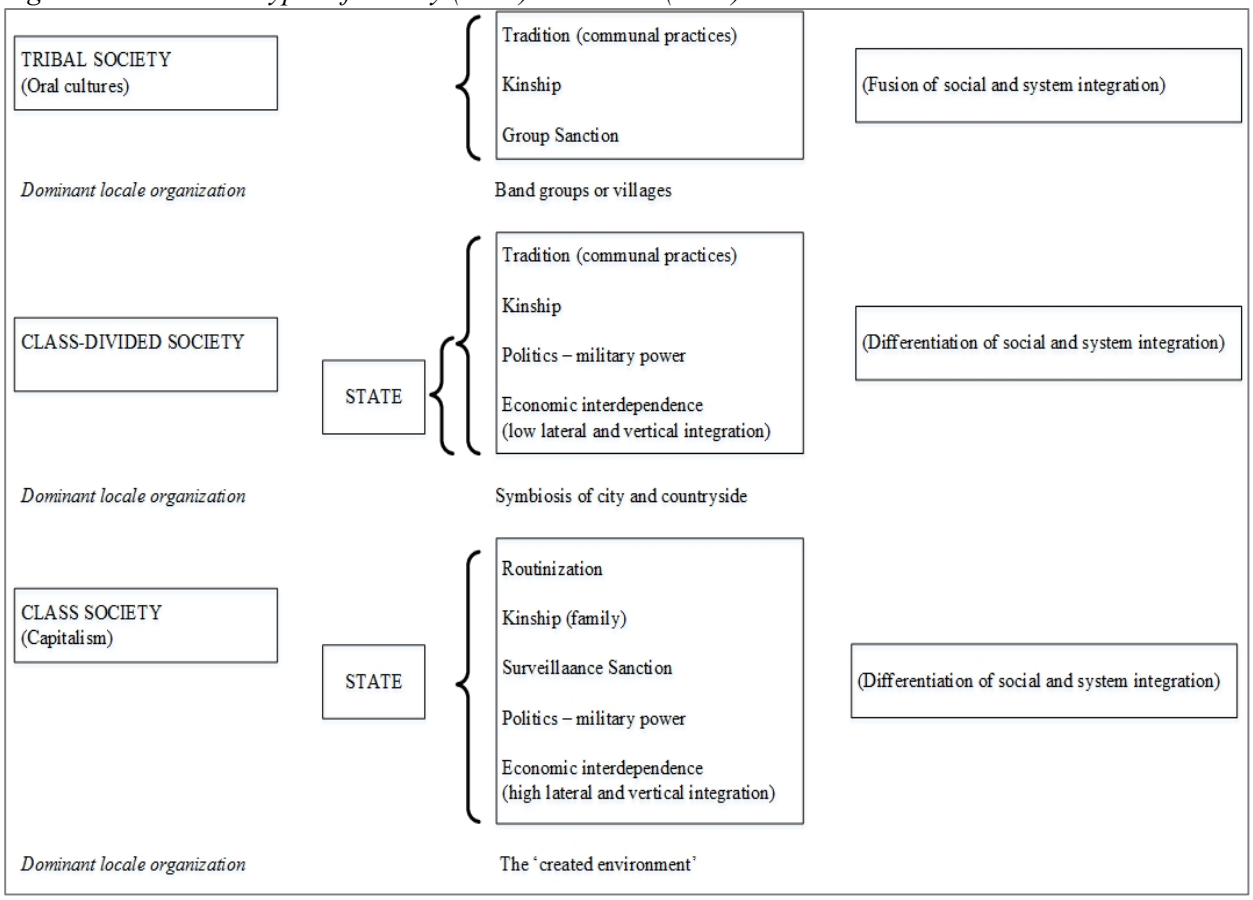


4.3.3 State and Society

Another concept that is relevant to this study is Giddens' (1987) articulation of the term 'state.' Giddens interestingly notes that states are necessary extensions of organizations and noted organizations are "a collectivity in which knowledge about the conditions of system reproduction is reflexively used to influence, shape or modify that system reproduction" (p. 12). The concept of the state, according to Giddens', includes the understanding that is part of the social system that is subject to that power. Additionally, the state contributes to the reproduction of social systems. As Whittington (1992) concludes a "nation-state is no autonomous island" (p. 695). In order to understand the linkage between society and the state we need to examine the emergence of the state.

When tracing the trajectory of state, Giddens argues that society can be divided into three broad categories seen through time-space. Specifically, Giddens argues that societies can be viewed as a collection of institutionalized practices centred around human action (Craib, 2011). Giddens' perspective emerged as a critique of Karl Marx's evolutionary, historical materialism approach to society, which led to Giddens theorizing that society tends to structured over time-space and could be placed into brackets (Giddens, 1981). The first is the Tribal Society, which is based on the communal practices and kinships (see Figure 4.2). Tribal societies are organized around the band groups and user groups to sanction. The second category is the Class-divided Society, in which start to see the emergence of a state. There is a growing divide between the city and periphery where the kinship and tradition still play a role. These structures and their principles are witnessed in the various societies, including the class-divided societies. The development of the city coincides with the development of the state and the consolidation of power and economic interdependence. Moreover, the discussion of resources and the control of those resources is vital to the structures. The final categorization is the Class Society; within this level we see an entrenchment of capitalism. In class societies we witness two classes, one that owns the means of production or private property. The state takes root with the power of surveillance which involves a more sophisticated collection of information about its subjects. This surveillance is then used to sanction. There are also more interdependences in the division of labour along across national boundaries (Giddens, 1981).

Figure 4.2: Giddens' Types of Society (1981) and Craib (2011)



There is a distinct separation between the notions of society and that of nation-states, which is regarded as being part of an expansion of the administrative state (Barkin & Cronin, 1994). Administrative power is defined as "the control over the timing and spacing of human activities through manipulation of the settings in which they take place" (Rosenberg, 1990, p. 250). The administrative aspect has extended the power of the state particular because it allows the state to conduct surveillance and monitor its citizens. As the state has expanded, things such as statistics and technology have been instituted in order to more effectively monitor its own citizens (Green, 1997). The term 'surveillance' is employed by Giddens to mean the gathering of information that is then used to supervise human activity (Rosenberg, 1990). The state then utilizes its administrative power to sanction and extend its power through a variety of mechanisms, including violence.

Moreover, states have three main components: (i) a defined territory, (ii) recognition by others to that territory, and (iii) a common identity (Giddens, 1986, pp. 164-165). The structures within societies can be defined along with three main categories that include the principles that any society utilizes the institutional articulation and the features that cut across time and space. The delineation of a nation-state's administrate power is marked at its boundary (Giddens, 1986, p. 175). The state's power within the territory is determined if the state is perceived as traditional or modern. Specifically, if a state can enforce its power to sanction, then it has created nuanced monitoring powers. This is what Giddens terms as sovereignty (Luther, 2015; Luther & White, 2011). State sovereignty is the basis for the existence of nation-states and requires monitored set of relationships between states (Giddens, 1987, p. 263).

In this study's case, Somalia, with its defined lack of the administrative state with its legitimation processes, is then replaced with other forms power. Thus, the lack of a particular type of state apparatus that could monopolize power is replaced by other forms of social structures. For Somalia, familial ties, religious norms, and customary traditions have re-emerged. These then act as the legitimization processes, and provide the understated rules that are relied upon as the basis of social interactions among people. The duality of Structuration Theory is evident in Somalia's case because of state has ceded it power.

4.3.4 Modernity

This study will employ the concept of modernity from Giddens in order to understand the social and institutional structures present in the context of Somalia. Although Giddens directly points to our current definition of modernity as having arisen from how European society organized itself in the seventeenth century, it has come to permeate time-space as an institutionalizing force (Giddens, 1991). Specifically, he terms this process as Time-space distanciation. Furthermore, modernity has moved social and cultural practices beyond their local space and institutionalized them across the world (Tomlinson, 2003). A consequence of modernity has been to entrench organizing principles of the nation-state and modes of production (Tomlinson, 2003).

Notably, Giddens (1994) argues that modernity "has rebuilt tradition as it has dissolved it" (p. 56). However, modernity relies on tradition an is often legitimizes power in Western societies. For example, tradition becomes a form of truth that requires guardians who have unique privileges

to it. Thus, modernity institutionalizes cultural practices and our understanding of identity and belonging. These components form the differences that are the contours of the modern nation-state that are public and undergird the discourse (Tomlinson, 2003).

An emergent concept, within modernity, is globalization. Giddens (1991) defines globalization as "the intensification of worldwide social relations which link distant localities in such a way that local happenings are shaped by events occurring many miles away and vice versa" (p. 64). Globalization is a driver for change and development brought about by modernity. For example, innovations in transportation have made distances closer, and Information Communication Technologies (ICTs) have compressed time (Tomlinson, 1994). All these are assisted because of risk, a concept according to Giddens that is important to the capitalist systems. In Somalia, the effect of the modernity and globalization impacting local conditions and Somalis are adjusting to this new reality. The organizing components and structures of globalization and modernity such as division of labour, the world economy, and nation-state are witnessed in the country. As such, an aspect of the study explores these resulting effect in the preceding sections.

4.4. Methodology

This study, as illustrated in the nomological net (Figure 1.2), aims to interrogate the institution and social structures present in Somalia as elucidated by Giddens. This research employed a grounded theory, an interview research approach that allowed participants to answer questions about their experiences about Somalia, with a particular focus on the ICT sector. The questions were designed to understand the underlying structures that make the economy, financial sector, justice systems, and how social services are delivered in Somalia.

4.4.1 Research Approach

This inductive study utilized semi-structured interviews from a cross-section of sectors in Somalia. The qualitative approach selected allowed for ecological validity in order to capture individuals' opinions regarding their organization's setting. Ecological validity embeds this question in the research design: "Do our instruments capture the daily life conditions, opinions, values, attitudes, and knowledge base of those we study as expressed in their natural habitat?'" (Cicourel, 1982, p. 15). Within Information Systems research, a qualitative approach is appropriate for this type of

study because it offers insights into both the ICT industry as well as other sectors in the country more generally. As an exploratory study, this study aimed to study the institutions and conditions in the country. Exploratory research "tends to utilize relatively small samples of subjects that permit the research to get 'up close' first-hand information" (Ruane, 2005, p. 12).

Furthermore, this study utilized a case study approach. A case study is defined as "a detailed study of a single social unit" (Payne & Payne, 2004, p. 31). Case study is appropriate for this type of study because it serves to illustrate the current Somali situation. Specifically, the case study approach is employed because the situation in Somalia poses some unique challenges including complex, intertwined issues that can not be answered through causal questions (Blaikie, 2010; Paré, 2004). Although this study can not be generalized to other parts of Somalia, Africa, the developing world or even fragile countries, it does serve as offer an example of how an ICT sector can function in weak states.

This research employed both purposeful sampling as well as snowball sampling. The aim of a purposive or purposeful sampling technique is "to sample cases/participants in a strategic way, so that those sampled are relevant to the research questions that are being posed" (Bryman, 2015, p. 418). Although purposive sampling is not intended to be generalizable, it does allow for insights that might otherwise not be readily available (Bryman, 2015). IS researchers have also employed this approach because it allows for the empirical situation to guide the data collection (Matavire & Brown, 2008; Paré, 2004).

Once in Somalia[6], I used the snowball technique was useful in identifying key informants that were not known to the researcher. Snowball sampling is described as "strategy built around referrals" (Ruane, 2005, p. 117). This is particularly the case when seeking key informants that might not be easily identifiable or in segments of the population that are closed. An example of this was the members of the government bureaucracy that were later identified once an interview with one member of the government was interviewed. Although the snowball sampling technique has some deficiencies such as creating an echo chamber by talking to the same type of individuals with similar ideas (Ruane, 2005), it allowed me to gain insight into a closed structure.

[6] For a personal reflection of on the ground research process in Hargeisa, see Narrative Report in Appendix 13.

While collecting data, I also relied heavily on opportunistic technique as well (Bryman, 2015; Paré, 2004). I discovered some participants while walking around the centre of Hargeisa and discovering companies that are directly involved in the ICT sector, for example. This type of methodology allows for the data collection that would not otherwise have been possible if I solely focused on the pre-selection of key informants.

4.4.2 Researcher's Background and Assumptions

I am of Somali background, and I have certain assumptions that have been framed by my personal experiences. My perspective has been coloured by the northern part of the country, where my family is originally from. The Northern-centric research setting influenced some of the responses from participants including, for example, discussions with government officials who are part of the breakaway region's government. Somaliland and its self-declared independence status have been at the heart of an extended discussion of what it means to be Somali. This also coloured some of the responses about the future of Somalia and Somali people more precisely, and some respondents were quick to point to a future that is not tied to what they term "South-Central Somalia." However, I believe being aware of those biases and assumptions provide unique insights.

4.4.3 Site Selection

The interviews took place in Hargeisa the capital of the breakaway region of Somaliland. Hargeisa was selected because of its relative safety. The city is home to a large number of government ministries, a variety of industries and a number of international NGOs. Hargeisa has an estimated population of 800,000 inhabitants (Republic of Somaliland, 2016). The city is home to most of the country's ICT sector. The information and communications sector contributes an estimated $31.2 million to the Somaliland economy (Republic of Somaliland, 2016). Hargeisa is also home to the largest money transfer agencies in Somaliland; these include Dahabshil, Amaal Express, Juba Express, and Tawakal Express. Additionally, the ICT sector includes companies such as TeleSom, SomTel, NationLink and SomCable. Hargeisa is also home to regulatory agencies such as the ICT Commission or the industry associations such as the Somaliland Chamber of Commerce. The Somaliland government estimate that the city is home to half (9 out of 18) of the universities in

Somaliland and a number of these university students are studying either computer science, telecommunication engineering or ICT. Hargeisa served as the location for all the interviews.

4.4.4 Participant Selection

Participants of the study were selected from several sectors, including key informants from a number of backgrounds. Because I did not reside in Hargeisa, I knew I needed the assistance of locals as part of my recruitment strategy in order to speak to key informants in government, NGOs and industry. I travelled to Hargeisa between November 25 and December 19, 2016. With the help of hosts at my guest home, who were connected to me through extended family members, I set out to interview 30 key individuals in the various sectors? After initially encountering difficulty in arranging interview times with several participants, I changed strategies in order to create a more conducive opportunity. These included going to offices very early in the morning and not interviewing anyone past 11:00 AM, this allowed for officials both in government and outside government to speak to me before it became their busy time. I relied heavily on a preselected list of companies, ministries and agencies I needed to interview. These were often the most visible companies inside Somaliland and outside the region. Throughout this process, I was keeping track of the types of individuals I had interviewed to ensure I would get a wide selection of industries, different company sizes and types of services provided. I should note, none of the interviewees were women, most companies and agencies simply did not have women working in a management capacity willing to talk with me. After my first interview with a government official, I decided to widen my scope of questions because they mostly did not want to be recorded. Individuals working in the money transfer industry also did not want to be recorded as well. Some decided to provide written responses to my questions.

4.4.5 Recruitment Procedure

The study relied on a recruitment approach that was based on a strategy to target the relevant government agencies, the leading industry actors and the largest NGOs. By identifying these organizations early, through preliminary research including web searches and asking for input from my hosts, I compiled a list that had ten companies and four government agencies and then from there I then targeted key individuals with those organizations that could assist in identifying

the right participant to answer my questions. Some organizations were more open to interviewing than others; however, with the promise of anonymity for both the individual and the organization most were willing to speak to me on the record and agreed to be recorded using a tape recorder.

4.4.6 Interview Settings

The interviews mostly took place in the participants' offices for convenience, and I, along with a local translator, would visit each head office and ask to speak to someone about the ICT sector. Through other connections I made while in the country, I set-up interviews with several industry representatives in the ICT sector. The local translator also had connections with several universities that helped me speak to deans and presidents of the tertiary institutions. After securing a number of industry, NGO and university key informants. I set about speaking to government representatives; these key informants included the Ministry of Trade, Ministry of Energy, and Ministry of Planning. Some interviews took place in coffee shops because the participants asked to meet outside the office. Once I completed interviews with the large firms, I then walked around the central business district of the city looking for organizations that worked directly in the ICT sector. This resulted in interviews with companies that set-up IT networks for both homes and businesses; a television company and finally the largest provider of power in the country, SomPower.

4.4.7 Semi-Structured Interviews

The study employed a qualitative approach, particularly semi-structured interviews, to gain an understanding of the Somali context. The semi-structured interview technique allowed me to gain an understanding of the underlying structures that allow for the economy to function and deliver social service to its consumers. Semi-Structured interviews allow for concepts and theories to emerge from key informants directly and for a more robust understanding of their true meanings and intentions (Blaikie, 2010; Bryman, 2015). Although semi-structured interviews can have a drawback in that the respondents only address the questions asked by the interviewer, which could be narrow in scope. For this study, I had four broad questions (see Appendix 11) that I used as entryways into conversations with key informants; however, these broad questions were supplemented with questions that were specific to the features of their job or industry or sector.

4.4.8 Note-taking Experience

The participants were asked if I could take notes about our conversation, and a majority agreed to be audio recorded. However, three participants within government agencies preferred not to be audio recorded but still agreed to be interviewed. One of the audio recorded interviews did not record, and I had to rely on my notes that I had taken while talking to the participant. When taking notes, I took notes directly relevant to the questions rather than writing the participant's entire answer verbatim. At the end of each day, I typed the interviews into Microsoft Word and added notes about the times and places of these interviews. I also noted anything that stood out in the interviews within the Microsoft Word write-ups.

4.4.9 The Data

The final data collected included the first grouping, five key informants from the non-government sector. These interviewees worked for both local and international NGOs in such areas as media, emergency/relief, business association and youth skills/employment organization. The participants have been with their organizations for as little as a year and others over five years. There was a close correlation to formal education with the job the participants held and their current roles within their organizations. For example, the media NGO graduated with a journalism degree and received a graduate degree in Media Management which was based outside of Somalia. The emergency/relief interviewee had a bachelor's degree in Post-Conflict studies, and they were also one of two non-Somalis interviewed. Full list of interview participants' codes referenced in the proceeding sections including; their education, specialization, tenure and current titles, please see Appendix 14.

The second group interviewed were members of four post-secondary institutions that had a heavy focus on ICT education. These universities (Alpha, Ardmas, Golis and Hargeisa) had between 3,000 to 10,000 students, and they had been established at least ten years. Three of the post-secondary (Alpha, Ardmas and Golis) institutions were private; one was locally operated while the other two were branches of private Ethiopian Universities. Hargeisa University is the only government-supported university in Somaliland, and a significant portion of their revenues was collected through tuition fees and support of the diaspora. The interviewees included a

university president and three deans of the ICT department. The newest interviewee was in their position for two months while the longest-tenured interviewee had been in that position for more than twelve years. Their specializations included graduate degrees in Information Technology, Distributed Systems, and Database Management. The average age for the education sector interview participants was 40 years.

The third group of individuals interviewed were officials from various government ministries. These included Ministries such as the Ministry of Technology, Ministry of Planning and the ICT Commission, an arms-length government agency. I started with a focus on government ministries and agencies that dealt explicitly with the ICT industry in order to gain an understanding of Somaliland's government policies and practices with regard to the telecommunication sector. Then I expanded the interview pools to include other individuals who worked for the Ministries of Trade and Investments, and the Ministry of Energy and Minerals. These individuals ranged in age and experience; some had been in their positions for one year while another had been with their organization for over eleven years. It should be noted that three of the individuals who worked for the government requested not be recorded; however, they allowed me to take notes. Of the six respondents, three had business degrees, the other three had either Information Technology (IT) degrees or engineering degrees, most having studied in either Ethiopia or India.

The final group of individuals were people working in private industry. The largest group of key informant interviews were from this grouping. Respondents included four people working at the various telecommunication companies based in Hargeisa, covering most of the Somaliland population. These companies were also the largest companies in the country by sheer market share, reach and customer base. A second important segment of the economy is the money transfer companies within Somaliland. The four individuals accounted for another segment of the country that were interviewed. Finally, four individuals at large and significant companies within Somaliland were interviewed, to offer their perspective for this study. Like the other grouping of key informants, most of these people had degrees in the business or IT, most had studies internationally, and a significant portion had graduate degrees. I interviewed everyone from a teller at a remittance company all the way to the head of IT at a large telecommunication company. The person with the shortest time at their organization was four months while the longest was there for over 15 years.

4.4.10 Coding Procedure

Once the audio recordings were transcribed by a transcription service, I reviewed and cleaned all the transcripts. First, I began by listening to a sample of the audio transcripts to ensure they matched up with the transcripts. Next, any word or phrase that was transcribed as "inaudible" by the transcription service, I listened to that part of the audio carefully in order to write in the missing words or phrases. Since English is the not first language for most of the interviewees, a large majority of the inaudible parts were often names, places or companies that the Toronto, Canada based transcription service did not know how to record. I also edited some minor grammatical issues that emerged in the transcription, filler words such as 'you know' or 'umm' were removed. Finally, I converted all the documents into a portable document file (pdf) to be transferred into Atlas/TI (Version 8).

Atlas/Ti is a Computer-Aided Qualitative Data Analysis software (QAQDAS) to help to speed up the coding and analysis process for text data (Barry, 1998). Atlas/Ti was utilized to understand the relationships between the actors, themes and networks from within the corpus of data. The software allowed for a grounded theory approach that was relevant to this study. The automatic search feature within the Atlas/Ti allowed for a faster coding process. Notably, the in vivo coding capabilities ensured that the themes and concepts relevant to this study were captured (Friese, 2014).

After the first level of coding, it resulted in more than 117 codes from the 22 transcripts. These codes were placed into nine categories, including Positive, Negative, ICT, Diaspora, Economy, Financial Sector, Education/Justice and Social Services. These broad categories were chosen in order to link this study back to the research objective of uncovering the social structures and institutions that exist in the country. The positive and negative code families were created to understand the participant's general perspective of the country. Once the first round of coding was completed, the second round of merged codes that were deemed to be similar in nature. Since the coding took place over several weeks, the coding procedures deferred slightly each time thus requiring a third and final pass of the documents. This resulted in the final 66 codes total (see Appendix 15). These were analyzed with the view of establishing the social structures that are in place to support various institutions in the country. Social structures and people operating within

them as defined by Anthony Giddens in The Constitution of Society are witnessed in Somalia, with a specific focus on Somaliland. What these social structures are and how people, or agents, interact with them are crucial to uncovering the on the ground reality within Somalia.

4.5. Empirical Results

The data collection took place in Hargeisa, Somaliland. The Somaliland economy is dominated by livestock, which accounts for 28.4% of the region's GDP (Republic of Somaliland, 2016; Wilson, 2016). Somaliland's terrain is different from other parts of Somalia because it is more arid, making it not as suitable for agriculture as in the two river regions of South-Central Somalia. The livestock industry, particularly camels, cattle, sheep and goats, is a significant contributor to its foreign currency exchange income and, more than 65% of the local population relies on the livestock as means of their livelihood. The next biggest contributor to the economy at 21.9%. is wholesale trading, which includes the selling of goods and products. The economic activity often lacks direct intervention from the state and relies on individuals and groups that work in parallel to the government. An example of how small the Somaliland government's role in the economy is its annual budget of $1 billion in 2015, almost 40% of those funds were spent on security (military and police). Most of this revenue comes from import taxes at ports of entry. Specifically, $678 million of the government's total revenue was sourced from import duties compared to just $290 million from all direct and indirect taxes in 2014 (Republic of Somaliland, 2016).

4.5.1 Economy

Private Sector

The private sector is perceived to be the bright spot in the self-declared country (World Bank, 2015c). The supposed virtues of private business are discussed as the main reason Somaliland functions. When comparing the public and the private sectors, the public sector is perceived to be subordinate to the private sector. One interviewee summed this perspective as "the private sector; they control the government" (D14). In reality, the same participant stated that the government "cannot" control the private sector. Others noted how little the government influences the day to day economic activity is created by the private sector "most of them are commercial, generated by the commercial activity by the private sector" (D13). The same interviewee estimates that the

government controls less than 10% of economic activity in the region. This comparison between the private and public sectors often elicits a positive reaction for the private sector and a negative one for the public sector. Although, it should be noted that a significant amount of the literature about the great Somali private sector has been written by economists and scholars affiliated with the World Bank (see Mubarak (1997); Nenova and Harford (2005); World Bank (2015c). The World Bank has a particular Neo-liberal ideology of being pro-business and anti-government that has manifested in reports about Somalia more broadly. This perspective appears to be reflected in some of the sentiments of the research participants for this study who view government as problem to a free market. This type of sentiment was summarized by one interviewee who states "Economically, Somali people they are doing the business but politically, I think we are not good politically" (D14). Partly due to its history, people in Somaliland have come to view the state with suspicion and thus are quick to argue that the political state's role is to be in the background and for the private sector to lead. Additionally, one of the biggest sectors is the private sector is the ICT sector. Many point to the power associated with the telecommunication companies who have more power over the financial sector, for further discussion see section on the financial sector.

Entrepreneurial

The data from the interviews illustrated how social structures in the economy have been working in spite of the lack of strong state institutions. The economy is dominated by small actors, people who run shops and offer services, as one interviewee called them 'freelancer' (D2). One key informant noted that business is made up of "individual traders, there's no big companies… so it is now small sectors, you know, business sectors" (D10). These small actors are often self-employed and credit the entrepreneurial trait among Somalis. Other key informants have noted the economy survives on these small businesses, especially ones that are funded by the diaspora (D16). The "business-oriented" Somalis and their entrepreneurial drive have been attributed to the political situation in the country which necessitates, for their own survival, the need to create their own businesses (D10). The minimal influence of the state in the economy through monetary and regulatory control of businesses has often been cited as a factor in the country's business climate. For example, the business climate is often summarized as "here there are no restrictions; anyone can start up their business with anything they want" (D15). The role of government is minimal

when it comes to institutions that enable a 'friendly' business climate in the country. The relatively low cost of access to the mobile phones in the country has made it easier to go into business. For example, one key informant noted that: "without any regulation you can do so many things with the help of technology…that's the only way you can reach, you know, other countries" (D10). This type of belief that with few government restrictions, many saw technology as the basis of the economy.

Business Climate

I wanted to understand how the economy is working although the input of state structures and the participants noted that the was partly due to the country's 'Business climate.' One government agency official noted: "There are a lot of companies…for example remittance companies… telecommunication and traders… the business people who export, import. Hotels also, in Somaliland you have seen so many hotels growing, especially the big hotels…, Livestock that business people are doing" (D10). From across the various interviews, people noted that the economy was functioning and that people with business acumen could succeed in the Somaliland economy. As another responded pointed out, "If you have the idea and the money, it's very easy to start a business in Somaliland. You know, no restrictions, rules and things. You just need to have your location and money and idea." (D20). This form of growth of an economy is described as "economically, the country will probably develop quite rapidly actually along a capitalist business model." (D4). The businesses being created often require assistance from a variety of investment sources, one of the most prevalent in Somaliland is the support of the family members in the diaspora. One government official noted that one of the largest companies in the country, TeleSom, was started by a member of the diaspora: "Diaspora mainly are the one who started to..., initiat[e] this company and by providing small collections of money, contributions to establish the companies" (D12). Although many noted that the businesses are being created and there is evidence of an economy, many noted that some barriers exist to businesses.

Barriers to Business

When it comes to the country's economy, some pointed to the existence of barriers that have negatively impacted the overall health of the economy. Some interviewees were quick to note that

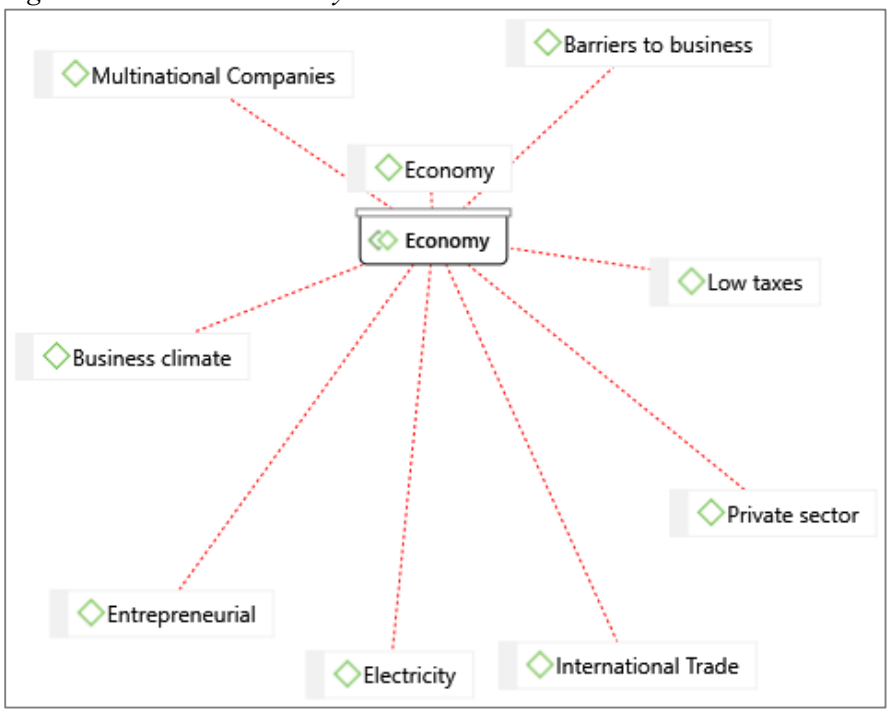
a lack of government regulations has been replaced by other forms of restrictions. These barriers can limit the growth potential of the small business. For example, one tangible example is the cost of electricity, often tied to a volatile international oil market, a key informant noted the "price of electricity increases when the price of oil increases in Somalia" (D18). The uncertainty created by being tied into the international oil market is cross-cutting across various sectors of the country. However, a barrier some of study participants have provided includes the cost of importing many manufactured goods. The country's lack of a local manufacturing base means it imports most of the electronics, vehicles, and even canned food and bottled drinks it needs. The uncertainty associated with importing most business inputs was noted: "Logistics. Just getting anything here into this country is a huge, huge mess more or less" (D17). Another barrier some participants spoke was the import tax charged at the ports of entry into the country, which are the government's most reliable source of income. One technology industry participant noted that "computers in Dubai are relatively cheap, but when you bring [them] here, add with the tax, it will go…up" (D20). Thus, the cost of the import tax along with expense of transporting these goods, often from Dubai, adds to cost of doing business in the country.

International Trade

The country is connected to the international trade system. The private sector through various land crossings into both Ethiopia and Djibouti along with the airport in Hargeisa, and large seaport of Berbera. The trade networks connect the country to Dubai, China and India. The speed of the internet has allowed consumers in Somaliland to order goods and then receive them in a relatively short time, especially with regular air connections at the Hargeisa airport. Connection to the global market facilitated by the internet allows people in Somalia to buy any product as "there are good and efficient innovations, you can just get products from China, from anywhere, from Dubai, like this [phone], using WhatsApp and…[other] technologies" (D20). One key informant interview noted that getting goods is can arrive in as little as one day "It depends on flight. If you send at this moment, tomorrow though it's still a flight, you can get tomorrow" (D9). However, an issue some people pointed out is that some multinational companies do not want to send goods directly to Somalia or Somaliland in particular. A business manager noted, "I can't give you a specific time, that's our biggest issue. There's no standardized time, I cannot say DHL is gonna have it

within [a few days], even the issue with recognition, half of the countries will not want to ship to you directly" (D17). Although some have pointed out that more multinational companies are starting to do business within the country. For example, Dubai Ports World was granted a 30-year concession by the Somaliland government to run the largest port in the country for $442 million (DP World, 2016). In the meantime, people often find a workaround to source equipment and materials. This movement of goods is also heavily dependent on networks of trust, similar to the financial networks that will be discussed in further detail below.

Figure 4.3: Atlas/Ti economy code and related codes



4.5.2 Financial Sector

The financial sector plays an important role in the daily function of modern societies. The role of money in any given society is often at the heart of the fight for scarce resources. These scarce resources inform the social and economic hierarchy in many societies. As part of the role of social structures, governments apply controls on financial systems as a way to wield power over the members of that society. According to the World Bank, 31% of adults in Somalia have access to formal financial institutions (Allen, Demirguc-Kunt, Klapper, & Peria, 2016; Demirgüç-Kunt &

Klapper, 2012). In Somalia and Somaliland, the government has very weak controls over financial systems and is often relegated to informal regulation. The concept of 'Fiat' money does not appear to fit the situation in Somalia because it requires the backing of a sovereign entity to back it (Luther & White, 2011). However, even with the lack of a centralized, government coordinated financial sector, the people in the country still use a network of financial institutions that are part of the fabric of society. In the following sections, I will examine the financial sector of the country and the underlying social structures that make them possible.

Banking

The banking system is reliant on a few large companies that serve as the backbone of the country. The way foreign money is secured in the country is through three main techniques identified by Owuor (2013), include one, the Hawala network.

This Hawala network is dominated by 17 large organizations across all of Somalia, and they use a system of trust and familial affiliations to extend loans, send money and secure the finance. The second approach the financial sector works is through 'investment in-kind' which "entails the actual delivery of materials or goods and even labor from other countries because the equivalent does not exist in sufficient quantity in Somalia" (Owuor, 2013, p. 4). The third approach is through the transfer of foreign currency into the country. This approach is less secure than the other two approaches.

When I asked the interviewees to provide examples of the banking system, some noted that that people in the country use a system that is mostly informal, one that is facilitated by a few large private businesses. For example, the largest financial organization in the country Dahabishil does have a bank attached to it. However, according to an interview participant, they provide no access to credit (or credit cards) to individuals (D19). The companies primarily rely on mobile phones, but it should be noted that institutions have started issuing physical bank cards as well. Companies such as Dahabishil and Zaad offer banking as an ancillary service to their telecommunication system. This particular model was described as:

> "not having access to any financial institutions. We have nothing to access finance. So Zaad included, participated and contributed access to finance. 'Cause in economic terms, having the money, in your pocket, it's leakage to the economy of the country. If you sit on the money, then the money doesn't really circulate in the market. That is a leakage to the economy. So Zaad makes it easy for money to [circulate in] the country and also it [is] financial inclusion. So the people who live in the countryside or rural areas, in the urban areas, are interconnected financially. So it's contributes financial inclusion to many people that was excluded" (D23)

Another form of banking utilized in the country is the traditional pooling of financial resources as a means of accessing financial resources. The same key informant notes that in rural areas "it's cash for work, we have a lot of, I mean, experience where we are looking at a lot of work on self-help groups, depending on which organization you talk to, self-help groups would be like, you know, Rural Banks and internal savings." (D23). The informal nature of the financial institutions in the country has its drawbacks according to one study participant. This was summarized by an individual who owns a technology firm in Somaliland as:

> "But if you don't have money, access to finances, it's very tough, you know, you cannot get…banks and financial institutions who can support you in starting your business. And it's a challenge because…the businesses in Somaliland lack expertise and the knowledge skills of running business…'s traditional business (D20)

The lack of access to formalized capital and the weak central bank is often cited as an impediment to the financial system in the country. The Central Bank of Somaliland is often criticized for being a bank in name only. Some point to the Somali currencies as examples of what Fredrich Von Hayek (1976) called 'denationalized' money (Mubarak, 1997). The Somali currencies operate with the market being primarily responsible for monetary value with the central bank relegated to printing the money. Thus, the informal banking sector is thriving in part because of electronic money and by a system that is based on the social norms of Hawala.

Electronic Money

The electronic (or mobile) money has thrived in the country since it was introduced in 2009 by Telesom (Pénicaud & McGrath, 2013; Studio D, 2015). This form of currency is increasingly replacing the hard currency throughout the region. Additionally, more people in Somalia have access to mobile money accounts than accounts in financial institutions (Demirgüç-Kunt, Klapper,

Singer, & Van Oudheusden, 2015; Sayid & Echchabi, 2013). Prior to this, Somalia was a cash-heavy society in which large amounts of American dollars and local Shillings were used. This older Hawala system relied on the physical transfer of cash or equivalent goods (Waldo, 2006). The move to a mostly electronic form of money has allowed many in the country to move money easier (Guleid & Tirimba, 2015). An example of the money away from cash to mobile money is that 70% of Telesom's costumers buy airtime through mobile money instead of through scratch cards. It is estimated that almost seven million transactions took place on March 2013, the last publically available data (Pénicaud & McGrath, 2013).

When participants were asked about the mobile in the country, one independent business provider noted, "You know, cash now is useless, in our Zaad account and Edehab, Zaad, … it's the most… dominant, TeleSom. So I think more than 50 percent of the customers are using it" (D20). The convenience of electronic money is often pointed to as a noteworthy factor for the telecom providers as well, and one interviewee noted that "cash payments, can you imagine holding dollars all the time in your pocket. So basically this Edehab was a solution, a very good solution that made first of all, customers life easy in the sense of transferring. I mean there is no charges too. So basically this whole wireless mode we are all in…there was a need for it and it covered it" (D19). The business case for the service for the telecom providers could be distilled to ensuring that they provide access to an additional product for their own customers. As a communication key informant stated "it's just something to maintain customers such as ringtones and USSD, Facebook applications and so on" (D19). Yet, the ease of use and convenience has been a strong factor in the adoption of mobile money has helped the user to "immediately finds his money inside the mobile itself" (D2).

The use of electronic money in the country is the backbone of the humanitarian agencies in the country. The aid agencies have implemented processes that distribute monetary aid to recipients across the country. When I posed the question about how much of their monetary aid is distributed through mobile money, one key informant in the NGO sector noted that it is a "hundred percent" (D22). If people in affected regions do not have access to mobile phones, one approach is that the NGO provides a cellphone to a trusted person in a village setting who serves as the point of distribution to people who might not have access to a cellphone. As one key informant from one telecom company stated that mobile money makes currency circulation easier so that "people

who live in the countryside or rural areas, in the urban areas, are interconnected financially. So it contributes financial inclusion [for] many people that were excluded" (D23). The delivery of social and humanitarian aid using electronic money is viewed as more secure and less prone to 'leakage.' This includes delivering aid to areas of the country that are still experiencing civil conflict.

The system of electronic money transfer was forced to comply with international standards in order to be legal in Western countries. Some governments in the West, particularly the United States of America, were fearful that the transfer of money electronically to Somalia would assist in financing terrorism in the geopolitical region of north-east Africa and across the world (Gelb, 2016; Neumann, 2017). Rules included "know-your-customer' which instructed that all senders and receivers be identifiable, and traceable (Cockayne & Shetret, 2012). In Western countries, the national ID with address would be required to send money, and in Somalia, the recipient would need to provide ID, their family name (usually four names that trace their family lineage) and a family member who can vouch for their identity. The security fears that electronic money would be used illicitly were put to rest by these rigorous rules in order to show that remittance money would go to help regular people. As one key informant noted, "As long as you are a citizen and you have an ID card and you are registered… demography information, we collect biographic information, fingerprint and all these things. So and everyone can have instead of not everyone has a bank account, but everyone can have Zaad account" (D21). Through a concerted effort from NGOs and Somalis living in Britain, these security processes have ensured that the British government did not prosecute British banks that were used for the money transfer.

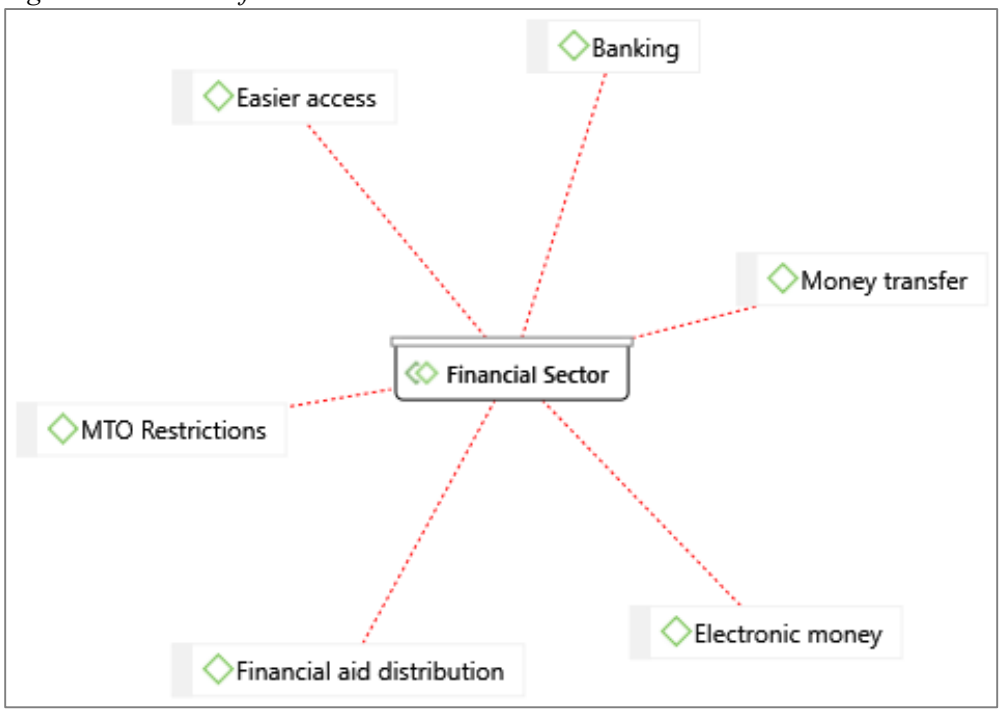
Money Transfer Organizations

Money transfer organizations are one of the biggest segments of the economy. Somalia relies heavily on the remittances to pay for children's education, social services, and provides investment funds for small businesses. More specifically, it has been estimated that close to 40% of families in the country rely on the $1.3 billion remittances per year (Gutale, 2015). Generally, remittances are the second-largest source of external funding in developing countries; however, in Somalia, it is the largest source of foreign exchange (Maimbo & Ratha, 2005a). Oxfam (2015) noted that the amount of money sent to Somalia in the form remittances exceeded all the development aid, emergency assistance and Foreign Direct Investments (FDI) put together. Moreover, remittance

serves between 25% to 40% of the national economy in addition to serving as a financial cushion during humanitarian emergencies (Hassan & Chalmers, 2008). Thus, remittance companies account for a large segment of the financial sector in Somalia (Hammond, 2011).

A key informant noted that the remittance industry is "big because the remittance is a big business in this country, in Somali society in general" (D21). The Somali remittance companies have created large companies that serve many East African nations, and these companies include World Remit, Dahabshil and Amaal Express. The system itself has been around for centuries, as noted by several key informants one put it this was "Remittances [have been used for] centuries it was there to transfer money" (D10). The difference between the old version of Hawala and the modern is often attributed to the speed and reliability with which recipients can receive funds. Technology has facilitated the increased speed of transfer of funds, in as little as minutes from anywhere in the world to most parts of Somalia, not just urban centres. Technology has now infused into the money transfer system "the mechanism, we use technology, automated from big cities to villages and there's so many people working and facilitate that, providing and when they introduce new technology, it [is a] new job opportunity for example" (D10). Additionally, an interviewee noted technology is often adopted first with the Money Transfer Organizations (MTOs) sector "remittance itself has in one way notified the advancement of the technology and what-not, so a person, rather than you call this that, that now, you just simply get a message" (D2). The speed and convenience of the MTOs is what kept coming over and over in the interviews across sectors and industries, for example: "So without diaspora, of course, I don't think nothing could happen; for example, the relatives, for example, which now I would be sitting here, may I receive money from London in one minute through one of the local providers transfer into mobile money…Then I receive my money, I texting him, yes, I receive it" (D12). The transfer of funds is designed to be as hassle-free as possible.

Figure 4.4: Atlas/Ti financial sector code and related codes



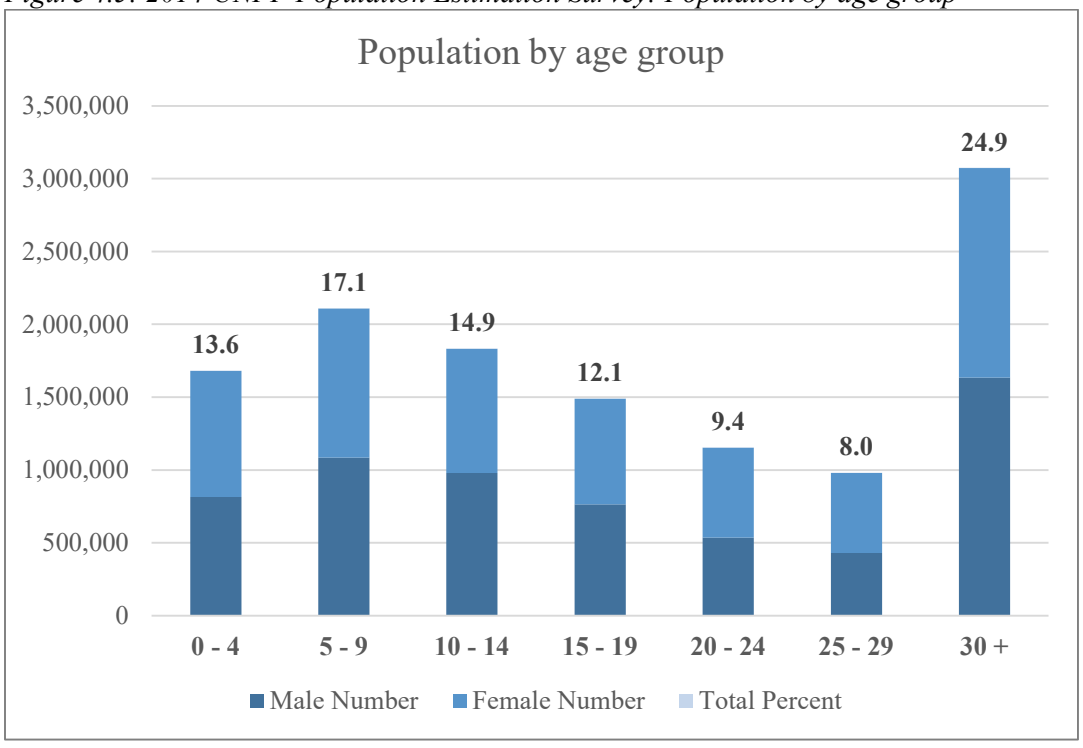
4.5.3 Education and Justice Systems

Education

The education system is an area that was affected by the Somali civil war, and the school system languished without state support as the multilateral and humanitarian's agencies focused on direct relief of people suffering the effects of the war (Cassanelli & Abdikadir, 2008). The education system witnessed a decline in funding prior to the civil war, and after the war, some school facilities were turned into emergency accommodations for internally-displaced persons (Hussein, 2015). A study by UNESCO concluded, "at present, there is no coherent educational system in Somalia. Planning and implementation are piecemeal, mirroring the wide assortment of schools run by local and international NGOs, or by private individuals on a for-profit basis" (Padilla & Trigo-Arana, 2013, p. 10). Despite these issues, the education system has shown signs of resilience, with communities taking direct action to educate their children. The communities came together to offer education services to area children, and they were later supported by family members in the diaspora.

The education system has rapidly expanded through a combination of private or non-profit services. The growth of the education system was best summarised by a key informant as "there's so many private schools, universities, I think they're now even competing with the shops, there's so many" (D3). The education system has been praised for assisting in keeping the youth off the streets and providing them with the necessary skills needed to make them employable. For example, the same interviewee noted "this country, the great population is youth, so [schools are] where the youth go and where they get busy. So I think if there weren't all these schools, there could be chaos in the country because of lack of opportunities" (D3). According to the United Nations Population Fund (2014), the Somali population is relatively young, and it is estimated that 45.6% of the population is under the age of 14 and 75.1% of the population is under the age of 30 (see Figure 4.5).

Figure 4.5: 2014 UNFP Population Estimation Survey: Population by age group



After the civil war in Somaliland, post-secondary institutions formally started operating in 1996, and have proliferated since with many universities and colleges opening across the country (Hussein, 2015). I interviewed five key informants in the post-secondary education sector specifically, and I found all had graduate degrees, one received it in the United Kingdom while the

other four had earned their degrees in India. The key informants I interviewed were often part of the university administration and provided insight into the students that were attending the school and the teacher providing the instruction. One university administrator noted they employ 'qualified' instructors. All the universities I interviewed noted that they have admissions tests before accepting students. Hargeisa university's policy is to "not only take the secondary school graduates, we give them admission test" (D8). This is to ensure students have a minimum education background before starting university.

Some universities are locally initiated with little oversight of the government; others are internationally based and are accredited in their home countries. An example of this is Ardams University which is accredited in Ethiopia and Mount Kenya University in Kenya. Students in those universities gain a Kenyan or Ethiopian degree while studying closer to home. The only publicly funded university is Hargeisa University, which has also signed several agreements with universities such as King's College London which administers and monitors final medical exams (Newsome, 2013). However, all these institutions do charge tuition, with few if any available scholarships to assist students who can not afford the cost. Some NGOs are taking on this role of assisting with educating young adults who can not afford the cost of post-secondary education. For example: "International school where we brought this school to Somaliland now, we set it up somewhere near here. We …are supposed to teach vulnerable students, like those people who came from minority groups, we aim to enhance their employability skills through ICT training" (D15). This is an example of a local NGO that is taking on the role of delivering services to children who might not have access to education. Another NGO noted they are providing resources to teachers (D20).

However, some argue that the government is not investing in the education system as much as they should, and some argued that the government does not hire staff based on educational attainment. One key informant in the ICT sector argues, "Yes, because there is a lot of people working with government and they don't have any education background" (D14). This was a criticism that appeared on several occasions, within my notes that employees of the government gained those jobs through nepotism and other connections rather than merit. Another issue posited by one key informant posited that the education system is training graduates well: "I call it now the era of mass education. We are making a lot of graduates, our schools are producing a lot of

people which do not have quality" (D20). They argued that students in secondary schools are all being passed with little to no failure.

The universities have created different programing that utilized ICTs, and the students are given hands-on training that includes: "Programming, they develop so many different programs. It has been very special of us, if you came to us, then we can show you the kind of programs that they build before. That's the two major areas which they can-, part of them they go to the networking, and the others go to program" (D6). When private companies were asked about the training provided to employees once they are hired, most provide an apprenticeship type of program.

The education system that leads to employment opportunities for its graduates is considered a success. I aimed to find out if the government and industry are hiring locally educated staff, one of the largest telecommunications companies noted that staff "are all local, local product. From here, local universities [one] is the head of IT department services and technical department, from University of Hargeisa" (D20). In my interviews, I specifically asked key informants about ICTs training, and some of the key informants noted that "if you visit the universities…you will see young students learning technology. They are very good at it. (D18). The innovative nature of the school system also pointed to the following example "I was just talking to my [colleague], and he was telling me that there's a girl in Hargeisa University who has money to manufacture hair oil from carrots." (D3). Overall, many people pointed to the education system as improving the economic and social standing of the country.

Justice

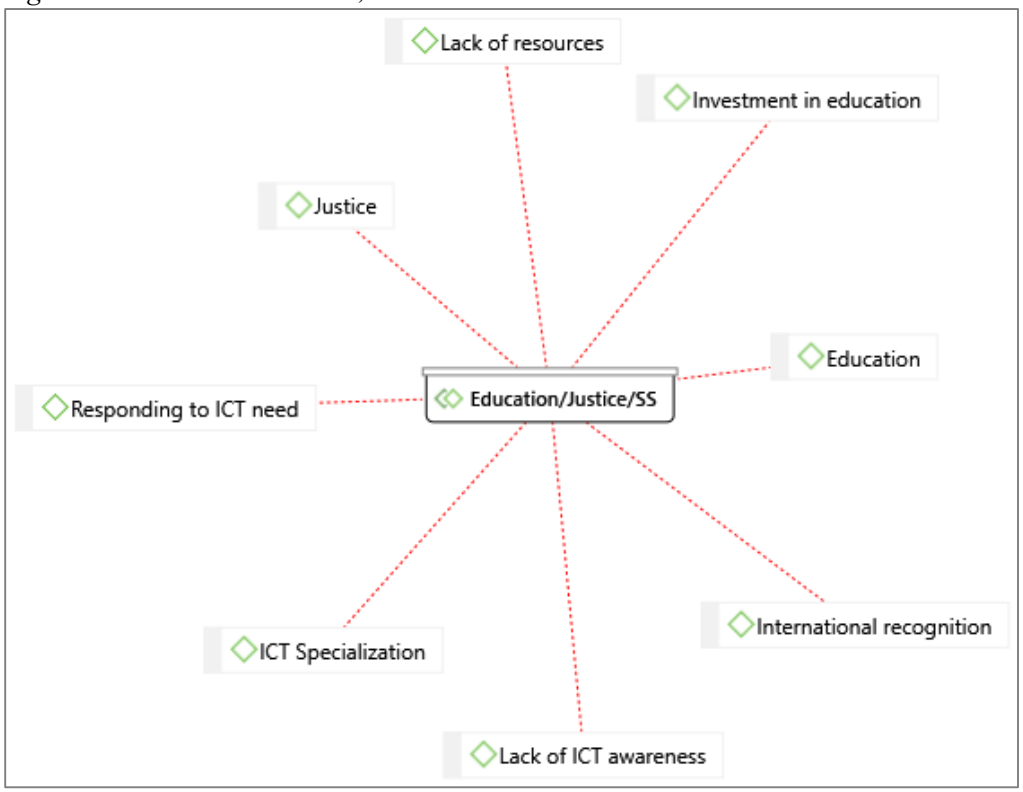
The justice system in Somalia has developed into a two-track system. One system is administered and enforced by the government, which is often considered weak and ineffectual (Besteman, 2017; Stremlau & Osman, 2015). After independence, the Somali legal system was based on a combination of Italian and British legal systems in addition to the Sharia (Islamic) law. In the wake of the weakened government, businesses have all utilized three methods to enter agreements, first through the reliance on international agencies, second though clans/local networks and third through the simplification of the transactions to avoid third parties (Nenova & Harford, 2005;

Stremlau, 2016). A constitution was approved in a referendum in 2001 that codified the legal system (Le Sage, 2005).

A second more prevalent system is the traditional system called cultural system *Xeer* (Bradbury, 2008, p. 23; Laitin, 1976, p. 449; Leeson, 2007b). The *Xeer* system does not have formalized institutions with community elders overseeing its implementation (Le Sage, 2005). This combination of written and unwritten rules are part of the justice system in the country. People in the country can choose which system they would like to use in settlement of disputes, enter into agreements or seek justice. The Centre for Humanitarian Dialogue has termed this to be an 'informal justice' because of the multitude of approaches that are not codified (Le Sage, 2005).

In the case of Somaliland, individuals and businesses are depended on this *Xeer* system to ensure that contracts are adhered to. When asked about the basis for optimism in the country, one informant noted that "Security and trust. Security in the sense that this country has good security system and trust, the nature of the Somali and the trust and kinship has allowed this country to flourish for it, whereby people trust each other with money, people trust each other with everything" (D5). This key informant was pointing to a sentiment that these structures have made it feasible and easier to do business in the country.

Figure 4.6: Atlas/Ti education, Justice and Social service sectors code and related codes



In this study, one group of individuals has pointed to as allowing the functioning of businesses in the country. For example, the enforcement system is entrusted to the elders "usually take care of stabilizing or you can say pacifying whatever conflict that usually rises, the people themselves don't have a [problem] obeying these elderly people when it comes to-, that is a fairly important part" (D2). The Somali *Xeer* system is geared towards the restitution for the victims rather than the punishment for crimes (Powell, Ford, & Nowrasteh, 2008). One example of how this is applied is when it comes to libel laws, as one informant noted that one could simply put unfounded information on television.

> "So you cannot put anything-, you are accountable to your tribe…even if you do something…the elders come in, the government say are you doing this outside the court or doing it within the court. If they say we are doing it outside the court, they say everything will go [to the tribal system], 'cause you know, they can solve complicated problems that the government cannot solve like this" (D20).

The business system relies on the clan system to raise funds for investments. As one manager noted, the clan system allows for a network that can assist in aiding your entrepreneur idea: "you have a bigger circle of individuals who can trust you firstly because of the tribal connection. Just in any business in the world, you hit your friends and your family first. We just have a slightly extended family that you can reach out to" (D17). However, this does not mean that the government is excluded from the legal process, both criminal or civil. According to a key informant, Telecommunication companies such as TeleSom prefer to use the legal system to provide the company with the needed legal cover to issue public shares (D21). This contradiction was noted by an interviewee in a ministry who stated: "So maybe it will be very difficult to understand [people follow] the rule of law of the country without having a complete legal framework" (D13). This sentiment seems to underlie the multitude of regulatory regimes that apply and yet are not necessarily codified.

4.5.4 Delivery of Social Services

The provisioning of social services is an area studied in order to understand how society in a weak state operates. With the retreat of the international aid organizations after the UN peacekeeping mission left the country in the 1990s, the country came to rely on private enterprises to deliver emergency healthcare, education services and other social services (Bertelsmann Stiftung (BTI), 2016; G. Smith, 2014). Specifically, social networks took on an increasing role delivery of social services to fund these for-profit enterprises (Colletta & Cullen, 2000; H. A. Warsame, 2012). The country as a whole faces a high poverty rate, and the UNDP estimates that 43% of the populations live under the extreme poverty line while the number increases to 73% living under $2 a day poverty measure. The government receives official development assistance to assist in reducing these numbers. The ODA is geared to towards humanitarian assistance. These figures experience highs and lows depending on the country, facing an almost cyclical famine (Dalrymple & Watts, 2016; UNICEF, 2016).

As non-state actors, the remittance industry is often pointed to for its role in the day-to-day funding of Somali needs. The number of households that receive remittances in Somalia is estimated to be 40% (Sheikh & Healy, 2009). The UNDP noted that large educational institutions and medical facilities had opened mainly through the remittances. An example includes Armoud

University in Hargeisa, which is allowing students to gain international credentials locally. The Coalition of Grassroots Women Organizations (COGWO) another example of a local community that brings women to assist people in Somalia through sponsoring people in need of medical assistance (Sheikh & Healy, 2009). A final example of the role in the delivery of social service, that Somaliland government has a dedicated agency with the Ministry of Foreign Affairs that accepts donations to "tackle poverty and promote social justice" (The Somaliland Diaspora Agency, 2018). All these examples show how the remittance industry has become entrenched in the daily lives of Somali society outside of direct contributions to individuals.

In the interviews, when I asked about how the country delivers social services, one key informant noted that "everything is going, you know, left and right, but I think it's the will of the people that makes the country still work" (D1). The locals have come together to work on delivering social services because the need was there; however, they also realized that the international community and the local government were not going to come to their aid. In the Somaliland context, this is also in reference to the fact that its self-declared independence has not been recognized internationally. An interviewee noted, "Half of the support people do not want to come here because there's an embargo on Somalia so then they're not allowed even to come to Somaliland" (D17). For example, the American government has placed restrictions on financial institutions from working in certain countries, including Somalia.

However, there was an optimism about the country's situation that was summed by another interviewee: "Here, you've got the security, you've got the economic stability, a good banking system, telecommunications, … all the ingredients are in place for stable and kind of slow growth" (D4). The role of religion in mandating the assistance of family members and the community-at-large was cited as one possible explanation. One interviewee attributed this to people in the country having a "good understanding of the religion" (D13). The expectation that people must help each other is provided as an example of the delivery of social services.

In the interviews I noticed the optimism many had with regards to the future, especially the country improving both economically and socially. This included "I think the future is bright for the country in regards to [the] economy because there are so many initiatives that are going on" (D3). Another stated, "Personally thinks this country has a great future ahead. The security of this country is good, and it has a vibrant private sector, and he expects great development of this nation"

(D5). Some pointed to a lack of international intervention as one reason the country has coalesced around the local model of development. "is running without interventions from others" (D23). This was summed up by "This is a country which has already established a very good solid background in terms of potential for further development. There is a lot of, I think, enthusiasm and also the foundations, the key foundations really when you look at it is peace" (D22). The localized form of social service form has created optimism that it will lead to a more stable country.

4.6. Conclusion

This study aimed to explore the existing social structures in Somalia. Through in-country key informant interviews from various sectors and industries, I sought to discover the visible and invisible institutions that are central to delivering social and economic services in Somalia. This study found evidence of social structures as elucidated by Anthony Giddens's Structuration Theory. Additionally, the study employed a grounded-theory, case study approach to understanding the institutions and how they function. The research recruited 30 key informants from four sectors: Education, Government, Non-Governmental Organizations (NGOs) and Industry. This research employed both purposeful as well as snowball sampling.

4.6.1 Summary of the Findings

Structuration Theory provided us with three dimensions to study the structures that exist in the country. The legitimation, signification and domination concepts of the theory were evident in the country especially in the various sectors studied. The legitimation process was particularly evident at the intersection of the local and the international in the Hawala sector. The Hawala network is a lifeline to many in the country; however, they must follow international financial rules. The signification process relied on the Somali cultural norms and Islam to ensure that individuals followed certain principles. An example of this was that people could trade across borders and trust that their products would arrive as agreed. The domination process could be seen in how the few companies monopolized access to communication networks and often access to the financial services facilitated by those same networks.

Utilizing Giddens' concept of structure, I found Somali's knowledge and intricate use of the system of family lineage and clan system was central to the functioning of the country. This

system allowed them to operate using norms and rules that were used to enter into contracts and bidding agreements. The interview participants noted that the trust-based system in which ensured that they could operate businesses that relied on unseen or unheard partners. This system of trust networks also allowed individuals to access a larger family system for investment funds, and this was seen as providing the needed go-ahead to start businesses. Moreover, this system allowed the members of the diaspora to contribute to the local Somali economy.

The interviewees noted that people rarely travel to other countries themselves to buy goods and then return them to the country; instead, people relied on a network of people whom they placed the order with and the products would be shipped to different parts of the country either through the air or sea. Because of the lack of traditional financial institutions, people relied on investments from extended family networks to establish their businesses.

As a social structure, the economy has been decoupled from government control. This study has confirmed that the role of the state in the economy has been reduced drastically. Thus, elements of social structures that were traditionally embedded and institutionalized because of the state were often taken over by the private sector. The government is removed from the private sector and is usually left to make decisions at the periphery. The economy is run by small actors that are supported by family members and goods and services that required substantial investments that were often controlled by a few large companies.

The financial system relies on a few large companies that were independent of the government. These companies offered traditional banking services such as deposit and savings, but they did not offer or extend credit services to individuals. However, these companies operated mobile money services that they offered to their customers often for free. Although they were constricted by the local norms, particularly religious traditions about charity and social good, these companies had to follow international rules about ‘know-your-customer” provisions. This points to the companies adhering to the legitimation process of the globalized system. To operate within the globalized system, these company agents needed to reflexively monitor their actions. This resulted in these companies taking on the roles that are considered to be the purview of the state. Typically, the state, particularly through its central bank, would licence financial institutions to adhere to international standards. However, the evidence points to the private sector taking this role.

The person and how they chose to participate in the social and economic sector was based on the individual actors. Using Giddens' agency concept, it played an essential role in understanding the practical norms that are expected of everyone. Customarily, institutions associated with the state were expected to introduce and enforce codified laws; however, in the case of Somalia, these codified laws are unenforced because the state is weak. Various key informants noted that the state is weak and is primarily is relegated to often few services primarily geared towards guarding of the territory such as military and police. However, individuals are working in a system that allows them to understand the Xeer cultural custom in the country. For example, the responsibility is back to the individual and rules are enforced by elders. Many pointed to the role elders play in dispute resolution.

Within Somali culture, the individual agency the practical and discursive elements are crucial to understanding the institutions that exist. The individual is expected to understand the myriad of social rules and norms that will allow them to live within the country. The individual is acting with multiple levels of understanding. Knowing the norms and rules are essential because their extended family is often party to them and will have to be involved should the individual fail to live up to those rules and norms. The individual, in this case, is part of what Giddens calls a 'continuous flow of conduct.' In the case of doing business, the individual is expected to send the money to suppliers that are more often than not unknown to the individual and then to trust they will receive the goods.

Additionally, I found that the ICT sector plays an important mediating role in the country's institutions. Utilizing Giddens' Structuration Theory, I found evidence of institutions despite conditions of failure. ICT sector plays an important role in ensuring that people have access to products and can send and receive money. This study confirmed that the ICT sector had enabled people to send and receive money at increased speed, and mobile telecommunication is central to commerce in the country. The ICT sector is crucial to doing business in the country, and it facilitates the goods that are imported to the country. Technology education has been increasing in response to the need in the country.

4.6.2 Research Contribution

This study has contributed to our understanding of the social structures that allow for social and economic services to be delivered in the country. This study has provided evidence of institutions that allow for the financial services to be offered. This study presented evidence of how the economy works in the country. Through examples of how the ICT sector contributes to the economic activities of the country, this study showed the mediating roles that it plays in the Somali society. The study provided evidence of how the justice system works in the country. This study confirmed the disputed resolution mechanism at the heart of the Somali justice system.

4.6.3 Limitations and Challenges

This study faced multiple limitations. The first example, I interviewed a relatively small number of key informants. I believe that this study would have benefited from interviewing more individuals. This study focused on executives, and I think interviews with people not connected with the five sectors selected would have provided nuanced insight. Other individuals who come in contact with these institutions and structures would provide insight into the daily lives of Somalis. The study would have also benefited from a longer data collection time frame in Somalia. Finally, these interviews were relatively short an average of 20 minutes per interviewee; I think I should have spoken to them longer.

Chapter 5: Study 3: The roles of technology in economic and social systems of Somalia: A case of remittance by Somalis in the Diaspora.

Abstract

This study aims, through a survey and key informant interviews, to better understand the role played by the diaspora in Somalia's economic and social system. By examining how the remittance system works and by studying what methods Somalis employ including recent innovations such as mobile banking, we also establish the role of Information Communication Technologies (ICTs) in the Somali money transfer sector. This study explores the institution behind the Hawala system, and how it is enabled by technology. Thus, this study is guided by the central question: What role does technology and the diaspora, through the remittance system, play in this economic and social system of Somalia? In order to answer this question, I began this study by setting a baseline understanding of the Somali population in Canada and the Greater Toronto Area (GTA). I gathered data from a variety of sources such as the United Nations and Statistics Canada to trace the Somali population in Canada. Once that was established, I then created an inventory of the Hawala business gathered from secondary sources and online business listings along with the Somali remittance sector worldwide. Next, a survey of 143 Somalis who have remitted internationally in 2017 was conducted. The survey was divided into four sections: inclusion criteria, reasons for remittances, technology used and demographics. Finally, small–sample interviews were conducted with members of Somali Money Transfer Organizations (MTOs) in the GTA to understand the business climate. The interviews aimed to get specific inputs from people with direct knowledge about the remittance system more generally and technology utilized.

5.1. Introduction

The third study of this thesis examines the role the Somali diaspora plays in the country through extensive analysis of the remittance system and how technology is utilized in the money transfer process. Additionally, a focus on the information and communication, along with social networks utilized by Somalis living in Canada, is studied. Somalia relies heavily on the remittances sent by Somalis in the diaspora to pay for children's education, social services and provides an investment funds for small businesses. For instance, it has been estimated that close to 40% of families in the country as a whole rely on the $1.3 billion remittances per year (Gutale, 2015, p. 128). Remittances are the second-largest source of external funding in developing countries; however, in Somalia, it is the largest source of foreign funding (Maimbo & Ratha, 2005b). Oxfam (2015) noted that the amount of money sent to Somalia in the form remittances exceeded all the development aid,

emergency assistance and FDI put together. Moreover, in 2017 remittances accounted for 26.7% of the national Gross Domestic Product (GDP); these figures increase during humanitarian emergencies serving as a financial cushion when needed most (Federal Government of Somalia, 2018; Hassan & Chalmers, 2008). Consequently, remittance enterprises account for a large segment of the financial sector in Somalia. And yet, the remittance system functions in spite of the lack of centralized, state-regulated financial system.

The economic and social impacts of the Somali diaspora on the institutional structures within Somalia are rarely studied. Similarly, the power and support structures along with the tools that are created as a result of the remittance system need to be explored. ICTs have changed how the remittance sector works. This is true for the remitters, the transfer industry that facilitates the transfer of funds and the recipients in Somalia. The adoption and implementation of new technology have allowed for the funds to be received much more quickly. The remittance has also allowed people in the diaspora to play a crucial role as initial investors bringing these new technologies into Somalia.

How this system functions and its role as the economic backbone of the country needs to be better understood. Thus, this third study aims to examine the remittance system and its underlying process. More specifically, this study will analyze the crucial role served by ICTs in the delivery of billions of dollars into the country. This study employed a variety of theories to try to understand why Somalis send remittances. First, I draw upon Social Network Theory along with Altruism Theory in order to explain the main reasons families send money home to help their family members in Somalia.

This study aims, through interviews and surveys, to better understand these networks. By tracing the networks and studying how they employ a modern tool such as the mobile banking, I also establish the role of ICT in the Somali money transfer sector. This study explores the institution behind the Hawala system, and how it is enabled by technology. This study is guided by the central question: What role does information communication technology and the diaspora, through the remittance system, play in the economic and social ecosystem of Somalia? In order to answer this question, I begin this study by setting a baseline understanding of the Somali population in Canada and the Greater Toronto Area (GTA). I used the data from a variety of sources such as the United Nations and Statistics Canada to trace the Somali population in Canada.

Once that was established, I then created an inventory of the Hawala business gathered from secondary sources and online business listings along with the Somali remittance sector worldwide. Next, a survey of 143 Somalis who have remitted internationally in 2017 was conducted. The survey was divided into four sections: inclusion criteria, reasons for remittances, technology used and demographics. Finally, small–sample interviews were conducted with members of Somali Money Transfer Organizations (MTOs) in the GTA to understand the business climate. The interviews aimed to get specific inputs from people with direct knowledge about the remittance system more generally and the technology utilized.

Overall, this third study provides the social context of Somalis living in the GTA; defines Hawala; provides an in-depth explanation of the methodology used and share the study findings. The study utilizes theories such as Altruism and Social Ties as most appropriate to explain what motivates people to send money to people in Somalia. Moreover, I utilize Diffusion of Innovation theory to explain why ICTs are adopted in the remittance sector. Additionally, I offer a framework to explain the motivations for sending money.

5.2. Context

5.2.1 Hawala

Hawala, an informal money transfer system, plays a vital role in several economies around the world (De Goede, 2003; El-Qorchi, 2002; Razavy, 2005). Hawala comes from the Arabic word “transfer” (El-Qorchi, 2002). While in Hindi, it means “trust” (Looney, 2003). The money transfer system operates similarly around the world and has a few meanings; examples include, hundi in Pakistan or padala in the Philippines (Ladanyi & Kobolka, 2014). Although it originated centuries ago, the modern version of the Somali Hawala system is traced to the partition of India and Pakistan when the legal transfer of money between the countries ended (Schramm & Taube, 2003). The Hawala system has often operated in areas that did not have access to formalized banks and financial institutions (Maimbo & Ratha, 2005a). Hawala operates differently from other informal money transfer networks. A differentiating factor of the Hawala system from other types of remittances systems is that it is characterized by the transfer of money without the immediate movement of currency. Specifically, the money does not physically leave the sending agents'

accounts immediately instead of relying on a trust network that will ensure that the equivalent amount will reach the receiving agent (Maimbo, 2003). In short, the Hawala system is an informal channel to transfer funds from one location to another (El-Qorchi, 2002).

The system is proliferated for a few reasons, and these include the trust, speed and reliability of the approach (Jost & Sandhu, 2000). One reason for its relative success and endurance is that the system cuts down on the amount of bureaucracy required for the sender to meet. Another reason is that the system is often preferred due its convenience, with locations and agents being easily accessible. Although the money transfer system is used to send money to Somalia, it can be reversed to assist in investment or cover unexpected expenses (Ladanyi & Kobolka, 2014).

However, the Hawala system has come under heavy scrutiny as source financing for illicit behaviour and terrorism. The Hawala system can offer anonymity of both the sender and the receiver. The system's opaqueness, speed and lack of records have risen concerns for being a conduit for criminal and terrorist financing. For example, fears that the Hawala sector was being used to fund terrorism led the United States government to close down one of the largest Somali money remittance companies in the US. In 2001 Al Barakat[7], which was based in Dubai, UAE handling more than $140 million in remittances annually was suspended by the US government. The company had almost nine million dollars frozen(BBC, 2006; Omer, 2004). Additionally, Western governments have placed heavy restrictions on banks that facilitate the Hawala brokers, thus effectively driving them further underground (De Goede, 2003). For countries that rely on the Hawala system rather than the formal banks to transfer money, these restrictions have been criticized for hurting people dependent on the transfers (Gutale, 2015).

Dubai, United Arab Emirates is home to a large number of MTOs handling most money transfer transactions (Looney, 2003). Dubai acts as a conduit for these funds to the Indian subcontinent and East Africa. The UAE is one of Somalia's largest trading partners, most imports within Somalia pass though Dubai (Nenova & Harford, 2005; Omer, 2004). In most cases, the United Arab Emirates (UAE) serves as the financial capital for Somali MTOs. After the September 11, 2001 attacks in New York, the UAE implemented regulations that ensured the all MTOs operating within the country were registered to curtail funds that might be used to finance

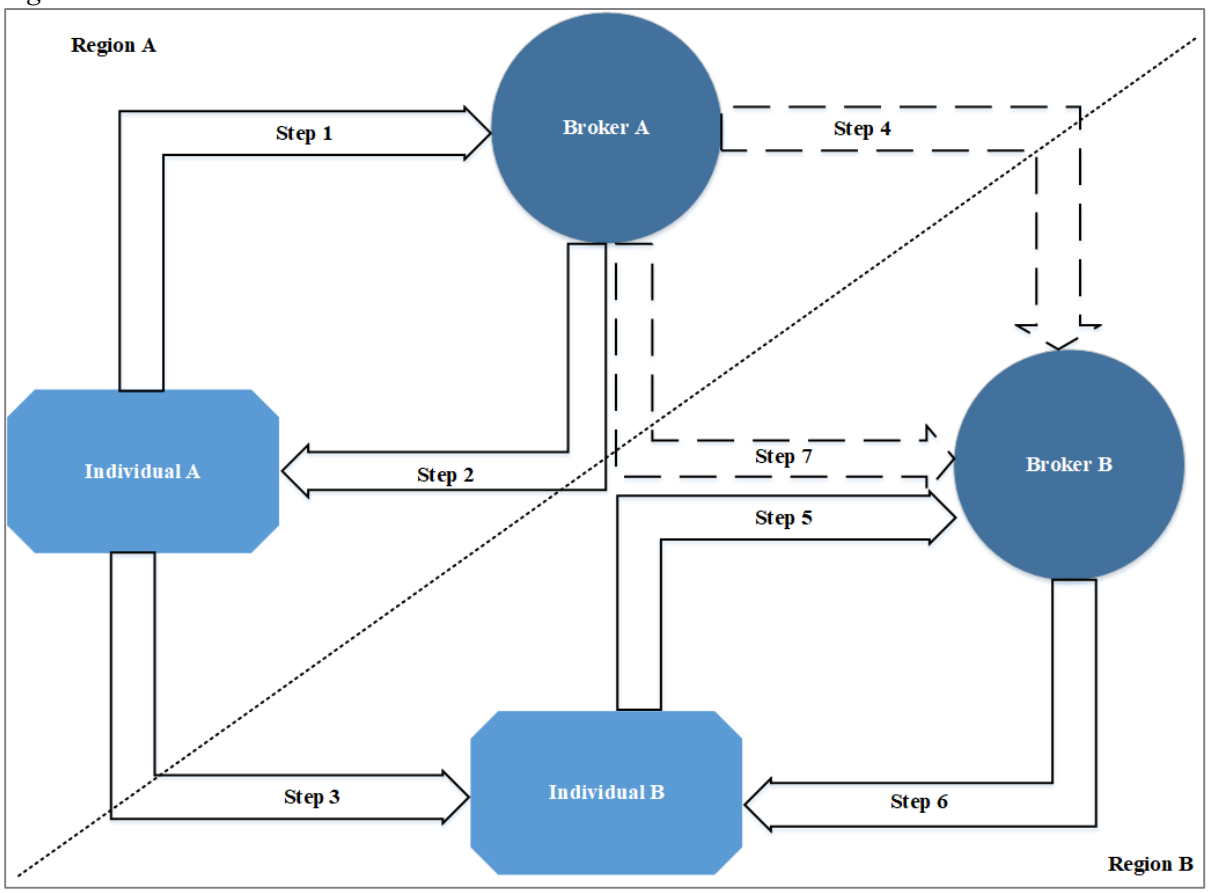
[7] In 2006, the U.S. government removed Al Barakat and all of its agents from terrorist financing list noting that there was no evidence in it involvement with terrorists.

terrorism. However, the UAE government stated, “Regulations should be effective but not overly restrictive” (International Monetary Fund, 2005, p. 95). The MTOs can send physical cash or wire a transfer to a bank account based in the UAE that acts as clearinghouses (Hassan & Chalmers, 2008). The money is then transferred as products that can then be exported to Somalia. The Hawala system serves to link the products that are consumed in the country with money from around the world.

In the case of Somalia and its diaspora, the Hawala system is the financial backbone of the country. In a country without a centralized postal system, formalized banking system or personal identification system, the Hawala system has several advantages. First, individuals without a fixed address can use the system because all that is required is code or phrase from the sender to access the funds (Oxfam, 2015). Another advantage is that the Hawala system works in places where large money transfer institutions do not serve. For example, there are no internationally recognized MTOs such as Western Union desks or Money Gram in Somalia. A third advantage is that it has a relatively low cost, the commission charged the sender is around five percent. Thus this low commission ensures the cost of transfer itself is reasonable for the senders. A fourth advantage is that the large Hawala systems are now web-based to facilitate the quick transfer of money. Once the money arrived, the client is called, usually on mobile telephones which are widely available. If the amount is large, a clan elder is called upon to verify the person’s identity. In order to create a fast efficient system, technology has enabled this process to move at a higher speed.

The Hawala system is illustrated in Figure 5.1, the system could be summarised as a follows: The first step is that *Individual A* in Region A gives money to be sent to the *Broker A* along with a fee; the second step is that *Broker A* provides a confirmation code to *Individual A;* the third step, the *Individual A* in-turn shares the confirmation code with *Individual B;* the fourth step is that *Broker A* instructs *Broker B* to release funds to *Individual B*, the funds exchanged can sometimes be in the form of a loan between brokers; the fifth step is that *Individual B* presents the confirmation code from *Individual A* to *Broker B;* the sixth step is for *Broker B* to release funds for *Individual B*; the seventh and final step is for *Broker A* to reconcile the ledgers, primarily through a carrier system, to *Broker B*.

Figure 5.1: The Hawala model



Adapted from: (El-Qorchi, 2002; Oxfam, 2015; Razavy, 2005). Solid lines are interactions with individuals, while broken lines are interactions between brokers. The diagonal line divides the two regions.

Adapting to new policies, regulations and new consumer demands as they have emerged, the Hawala has survived. Recently, ICTs have made the Hawala process faster and more efficient. The money transfer system has been dramatically transformed by fax machines, telephones, emails and more recently, mobile phones. The World Bank (2017a) estimates that 90% of Somalis own at least one mobile phone, most (62.4%) own a basic mobile phone, some 30.8% own a smartphone, and 13.1% own a feature phone. It is estimated that 73% of the Somali population over the age of 16 use mobile money services, but when only people with mobile money are surveyed that number rises to 83.0%. The three main regions of the country have different mobile phone companies that dominate each of their respective regions. In South-Central, 99.5% of the local population owns a SIM card from Hormuud. In Puntland, 97.9% of the local population owns a SIM card serviced by Gollis. In Somaliland, 96.2% of the people own a Telesom SIM card. People in Somalia, like many

in Africa, own multiple SIM cards and use networks and promotions to call each. In fact, Somalis own an average of 1.4 SIM cards per person.

Within the region, 68.6% of the population use mobile money to transfer money domestically, and 24.9% have used it to send money internationally. According to the same World Bank study, 9.2% of international transfers originated from Canada, although most came from the United States (32.5%) (World Bank, 2017a). Thus, the reach of the MTO networks has been expanded and is much faster, and most funds are delivered almost instantaneously. Due to the utilization of ICTs, these types of transactions can now be completed in less than 24 hours (Razavy, 2005).

In any discussion about the remittance network, one essential group is the diaspora. Although the benefits to Somalis in the country are undeniable, as Hammond (2011) noted:

> "While one can argue that improvements in governance might increase the positive impact of remittances on the country, the value that remittances already hold for thousands of Somalis living in and around Somalia—even in the absence of peace and well-established structures of governance—is impressive" (p. 130).

The Hawala industry in Somalia contributes significantly to the economy in the country. The remittances are estimated to contribute 26.7% to the country's GDP. In 2017, the World Bank (2017c) estimated that the $1.4 billion is remitted to Somalia yearly. The amount of money is relatively small, on average Somalis remit around $233 per month to family members in Somalia (World Bank, 2017b). Oxfam estimated that Somalis in the United States sent the most amount of money comprising 20% or $213 million of funds remitted to the country annually. However, the Somalis in Germany sent, on average, more money annually, $4,383, to Somalia compared to other countries. Canadian Somalis remitted close to $49 million to Somalia or an average of $2,185 annually per person (Oxfam, 2015).

Since 2009, the World Bank has been tracking the cost of remittances worldwide. The World Bank Remittance Price Worldwide database makes data available in each quarter. The database was the result of the Group of 20 (G20) countries committing to reduce the cost of sending remittance by five percent over five years. The database tracks 48 sending countries and 105 receiving countries (World Bank, 2018a). For Somalia, the World Bank tracks remittance from five countries and ten Money Transfer Organisations. Among other variables, the database

contains costs associated with sending the equivalent of 200 United States Dollars (USD), the fee charged in the local currency, the foreign exchange margin and the total cost. The average cost to send the money to Somalia from all countries tracked by the World Bank is 7.81%. The country with the lowest total cost to send $200 in the United States at 5.71%, and this can be partly explained by the fact that there is no cost associated with currency exchange. Australia had the highest total cost to send money to Somalia at 11.20%. Sweden had the highest cost associated with the foreign exchange, see Table 5.1 (World Bank, 2018b).

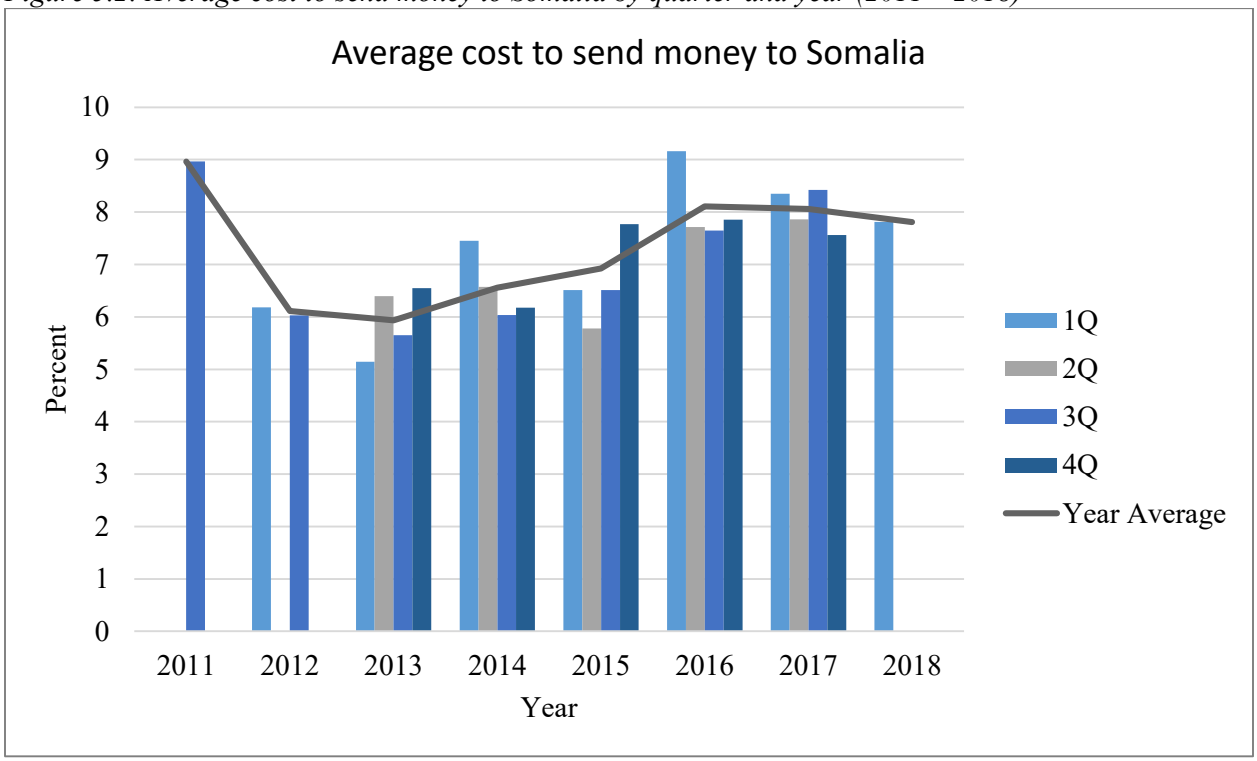
Table 5.1: The number of firms, fees and foreign exchange margin and the total cost to remit to Somalia

Country	Amount (USD)	Firms	Fee in local currency	Foreign exchange margin (%)	Total cost (%)
Australia	200	3	16.0	4.20	11.20
Netherlands	200	3	4.23	3.53	6.55
Sweden	200	8	57.38	5.64	9.02
United Kingdom*	200	7	6.36	2.05	7.35
United States	200	5	11.60	0	5.8
Average	200	5.2	-	3.44	7.81

*Source: World Bank (2018b); *Excludes observations from Transfer Galaxy (cost rate of 0.6 GBP, although it had a higher amount for the exchange rate compared to competitors)*

As the largest Somali MTO Dahabshil has agents in all five countries tracked by the World Bank, World Remit is tracked in all countries except the U.S. Dahabshil has some of the highest total cost to send money in all five countries observed, ranging from 6% in the U.S. to 16.1% in Australia. On the other hand, World Remit has some of the lowest total cost to send money to all the countries it was tracked. Specifically, World Remit has a total cost of 4.54% to send money to Somalia during the first quarter of 2018 compared to 8.05% for all the other MTOs operating in the U.K. Since 2011, the average total cost to send money to Somalia has been between 6.37% and 9.16%. The World Bank had been tracking MTOs remitting to Somalia more consistently since the first quarter of 2013, during that year, had some of the lowest total cost to send money to Somalia. One reason for the lower total cost during that year is related to the lower foreign exchange margin charged by the MTOs. Figure 5.2 summarized the average cost to send money to Somalia by quarter and year since 2011.

Figure 5.2: Average cost to send money to Somalia by quarter and year (2011 – 2018)



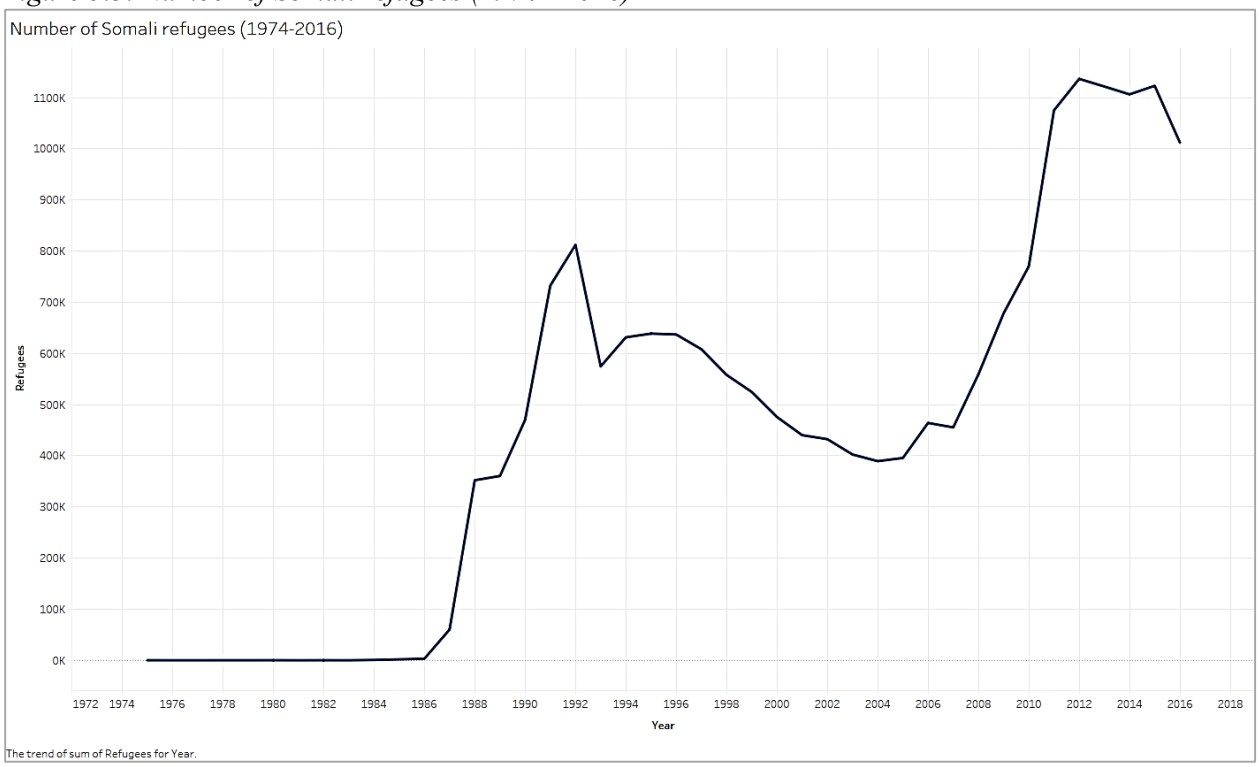
Source: World Bank (2018b)

5.2.2 Somali population in Canada

The Somali diaspora numbers around the world unknown; however, it is estimated to be in the millions. As the security situation in Somalia deteriorated in the late 1980s, millions left the country and settled in different countries (see Appendix 16). According to the United Nations High Commissioner for Refugees (UNHCR), the number of Somali refugees that sought asylum in other countries saw a significant increase when figures jumped from around 3,100 in 1986 to more than 60,100 in 1987. Most of these refugees settled in neighbouring countries. Over the last three decades, Kenya hosted almost 6.5 million Somalis, Ethiopia 5.6 million and more than 2.9 million have claimed asylum in Yemen (UNHCR, 2018). Figure 5.3 shows the total number of Somali refugees worldwide. A large spike witnessed in 1987, exemplified in Figure 5.3, is attributed to the internal civil conflict, particularly in the northern part of the country which increased in intensity (Toole & Waldman, 1990). Ethiopia estimated that during an eight-month period from May 1988 to January 1989, between 300,000 and 500,000 Somalis crossed into Ethiopia (Gersony,

1990). Notably, the boundaries between Somalia and its neighbours were created through colonialism. These neighbouring countries had their own sizeable ethnic Somali population leading to tensions about the number of Somali refugees crossing the border. For example, Kenya created the Dadaab refugee camp, now the world's largest, in response to fears of Somalis, creating a secessionist movement in its Northeastern province(Mwaruvie & Kirui, 2012). While Ethiopia feared the low-level conflict with its ethnic Somalis in the Ogaden region would worsen with the influx of Somali refugees.

Figure 5.3: Number of Somali refugees (1974 - 2016)

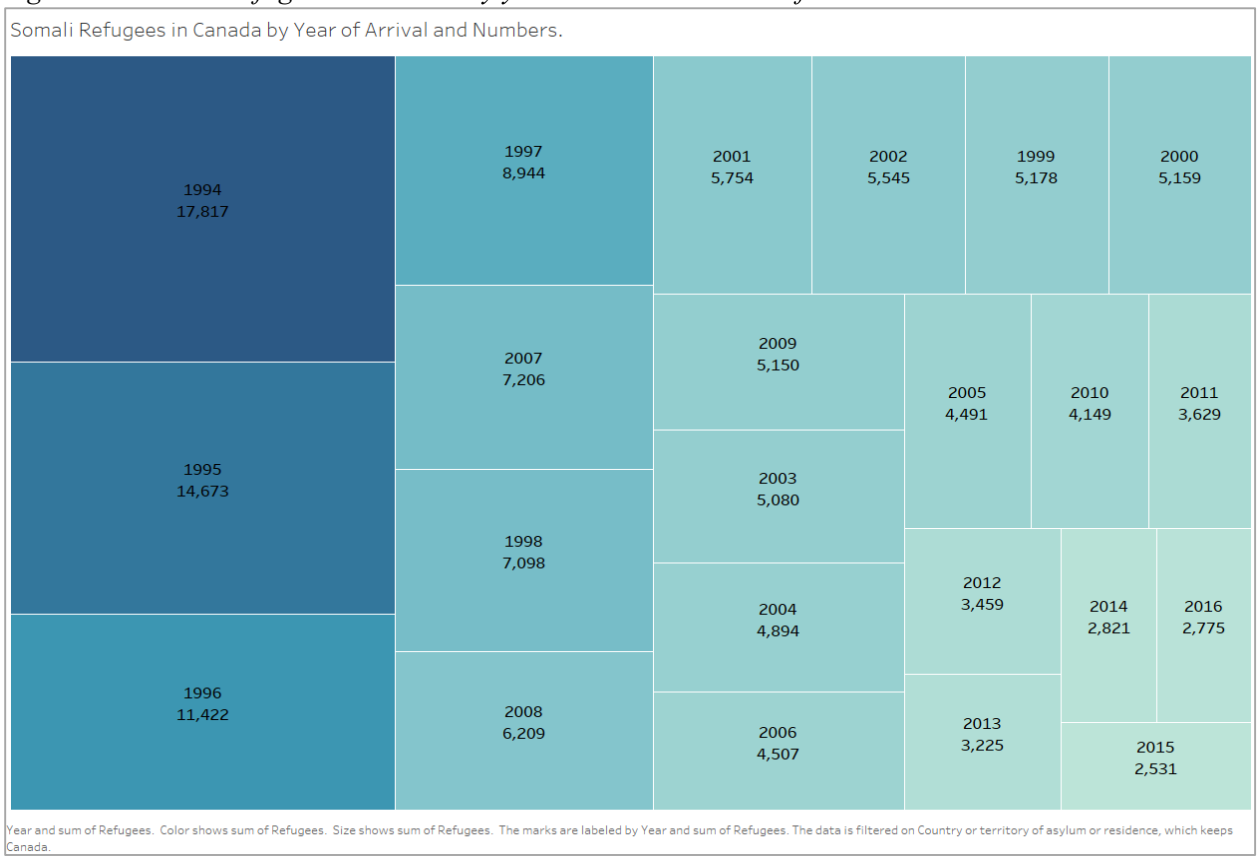


Source: UNHCR, 2018

As the number of Somalis fleeing the country increased, some of the refugees were resettled in countries around the world. One of these countries was Canada, resettling Somalis from refugee camps in East Africa. This was also in addition to offering asylum to Somali migrants, who arrived in Canada (Danso, 2002). The Canadian government offered refugee status to the first Somali family in the Fall of 1986, and that number increased to 9,823 by the end of the 1980s (Ali, 1994). The number of refugees admitted to Canada increased drastically in the 1990s, with almost 53,000

Somalis being accepted into the country between 1994 and 1997. According to the UNHCR (2018), Canada was a major destination for Somalis, since 1987, a total of 141,000, have claimed or were granted refugee status. Figure 5.4 is a treemap of the number of refugees admitted into Canada between 1994 and 2016.

Figure 5.4: Somali refugees in Canada by year and total numbers of arrival



Source: UNHCR, 2018

However, Somali migrants and refugee claimants were met with obstacles as they entered Canada. Of the Somalis who entered Canada from 1993 to 2009, almost all came as refugee claimants and only 2% to 4% were Government-Assisted Refugees (GAR) (Ontario Council of Agencies Serving Immigrants (OCASI), 2016). GAR refers to refugees that are chosen outside the country for relocation and settlement by the federal government and are financially assisted for some time, usually for one year (CIC, 2014). The Canadian government has often been accused of treating Somali refugee claimants differently than other claimants (Aiken, 2007; Danso, 2002). To illustrate, as the number of Somali refugees coming to Canada increased and the conditions in

Somalia deteriorated, the Canadian Minister of Immigration was asked to allow more Somali refugees into the country but he is quoted as saying that they are "nomads who didn't want to come to Canada" (Hudson, 1992, p. A14). Another example was that the Canadian government passed Bill C-86, which required Somalis and Afghanistan refugees who did not possess official identification papers such as passports to wait five years before applying for residency. As some noted, this requirement was difficult for some because the last official passport issued by the Somali government was 1989, and it expired 1994 (Aiken, 2007). Women were more disproportionately affected by this law, eighty percent of those without documents were women (Spitzer, 2006). Moreover, because of this law, Somalis had to endure a long wait for legal documents compared to other refugee claimants because they were not allowed to sponsor spouses or children (Brouwer, 1999).

Currently, in Canada, ethnic Somalis are estimated to number 62,550. A slight majority, 34,560 or 55.3%, of Somalis in Canada, are immigrants; most (36.5%) arrived between 1990 and 2000 (Statistics Canada, 2018b). The migrants that arrived in Canada were relatively young, with 60.6% of Somali migrants falling under the age of 25. Some 32.5% of Somalis do not have a certificate, diploma or degree, compared to the Canadian population at 8.2%. When examining the admission and the category type, most migrants are refugees, 21,095. After the refugee admission category, 4,640 Somalis were sponsored by family members (Statistics Canada, 2018a). For a full list of Somali migrants by admission and applicant type, see Appendix 17.

5.2.3 Somali population in the GTA

Within Canada, the Greater Toronto Area (GTA) is home to the largest ethnically Somali population in the country. According to the 2016 census, of the 62,550 people with Somali ethnicity in Canada, 25,555 or 40.8% reside within the Toronto Census Metropolitan Area (CMA) (Statistics Canada, 2018b). The Toronto CMA covers the city of Toronto along with the surrounding 23 cities, towns and townships, and it also has the largest population in the country with more than 6.4 million people. Somalis initially settled in certain areas of the region, particularly in the West-end part of Toronto (Etobicoke), the centre of the city (Regent Park) and in the east (Scarborough). In study by Robert Murdie (2002), found that Somalis proximity to

family and friends was an important factor in where they settled. As the numbers of Somalis increased in the city, these pockets of the city became the de facto centres for the Somali diaspora.

Over time, a number of Somali entrepreneurs opened businesses to serve the local population. This was especially evident when it came to the parts of the city dominated by the Somalis. One particular business that sprouted up once the number of Somalis increased was the remittance system. The need for money in Somalia increased drastically as the situation worsened. The Hawala system in Somalia was modelled after the system created by Somalis in the Arabian Gulf states (Hamza, 2006). In the 1970s, Somalis went to the Gulf states during that region's oil boom as migrant labourers. The system proliferated, converting hard currency in the Gulf states into merchandise that was then exported to Somalia. Later on, the Hawala system ensured money and goods entered the country as the worst effects of the civil war took hold and the number of people fleeing the country increased.

5.2.4 Hawala in the GTA

The Somali population in Canada increasingly relied on informal transfer networks to send money from Canada to Somalia. The Hawala system in Canada and Toronto generally works as described above. However, the system in Canada had some unique features that were different from other countries. At the time of this study, there were 13 Money Transfer organizations that operated within the Greater Toronto Area. The headquarters for these companies are based around the world; however, none of the MTOs have a headquarter within Canada.

The formalized MTOs often are agents with storefronts that deal with other businesses such as retail or transportation logistics (Omer, 2004). Most MTOs had less than five agents or locations across the city (Hamza, 2006). World Remit is an online MTO that serves parts of Somalia based in the U.K. with no physical location in the GTA. World Remit accepts bank transfer and then sends the funds electronically to either a financial institution in Somalia or a Mobile Money account (Mackenzie, 2015).

The MTO with the most amount of listed agents is Tawakal Express, which has 18 across the city. However, according to the most comprehensive study about the MTO sector done by Buri M. Hamza (2006) for the 'Nathanson Centre for the Study of Organized Crime and Corruption' found that Dahabshil transferred the most amount of money on a monthly basis at around 3.5 to 4

million US dollars. The other MTOs averaged between 400,000 to 800,000 US dollars per month (See Table 5.2).

Table 5.2: Name of Somali MTO, number of locations, headquarters and estimated amounted remitted

Name	Headquarters	Number of Locations	Amount
Amaana Express	Dubai, United Arab Emirates	**1**	
Amal Express	Dubai, United Arab Emirates	5	$700-800,000
Al- Mustaqbal Express	Dubai, United Arab Emirates	4	$600,000
Dalsan Trading	Nairobi, Kenya	1	
Dahabshiil	Hargeisa, Somaliland	**7**	$3.5-4,000,000
Iftin Express	London, United Kingdom	**1**	
Juba Express	Dubai, United Arab Emirates	**3**	
Kaah Express	Nairobi, Kenya	**1**	$400,000
Salama/Olympic Money Express	London, United Kingdom	**1**	
Taaj Express	Dubai, United Arab Emirates	**1**	
Tawakal Express	Dubai, United Arab Emirates	**18**	
Towfiiq	Dubai, United Arab Emirates	5	$400-500,000
World Remit	London, United Kingdom	Online	

Source: Hamza (2006); Omer (2002); Author-Bolded agent's locations

When examining the process of creating a Hawala network, Hamza (2006) found that the Canadian based companies operate similar to other businesses and are required to gain a financial transaction licence as required by financial institutions that retain money such as banks. The MTOs have to retain records of any funds of over $10,000 and must report any suspicious activities. In January 2015, the Canada Revenue Agency also required any company transferring funds electronically be reported to the tax agency (Canada Revenue Agency, 2015). Hamza (2006) noted that most of the MTOs had policies that funds that are above USD $2,000 would require two forms of identification.

5.3. Methodology

This study, as illustrated in the nomological net (Figure 1.2), employed a mixed method approach to understanding the Hawala system and how the diaspora in Canada utilize it. For this study, a survey questionnaire of Somalis who have sent money internationally in 2017 was conducted. I supplemented the survey with a short questionnaire for MTO providers within the city. The objective of this third paper is to gather information about how GTA Somalis utilize the MTOs,

the main reasons for sending the money, the socio-economic make-up of the individuals sending money. Additionally, I aimed to examine role of the diaspora in the remittance system. By examining, evidence of how institutions such as the monetary system, social services, education system and justice are supported by the diaspora, this study will contribute to our understanding of Somalia.

Parallel to this, I analyze the crucial role served by ICTs in the delivery of billions of dollars into the country. More specifically, this study focuses on the communication and social networks that are utilized by the Somalis currently living abroad in order to facilitate the money transfers and foster social relationships through a unique money transfer system.

5.3.1 Research Approach

The survey questionnaire is an appropriate method for this study in order to understand the perspective of a large number of participants in a short time. The structured survey questionnaire allows for data collection "on a number of units and usually at a single juncture in time, with a view to collecting systematically a body of quantifiable data in respect of a number of variables which are then examined to discern patterns of association" (Bryman, 2015, p. 85). The self-administered survey questionnaire was chosen as most appropriate to permit the participants to answer the questions at their own pace. The self-administered survey questionnaire can also be useful in gaining unbiased responses (Couper, Traugott, & Lamias, 2001).

As a quantitative approach, the survey technique "seeks to regularities in the human lives by separating the social world into empirical components called variables which can be represented numerically" (Payne & Payne, 2004, p. 180). The qualitative approach allowed for a more generalizable explanation of the phenomena. However, questionnaire surveys can be associated with negative side effects, for example, a low response rate, poor survey design and the participant reluctance to answer certain questions.

The data collected from survey questionnaires fall into two categories, the "human behaviour and human characteristics" and "products of human behaviour and human characteristics" (Mouton, 1996). Manheim (1977) argues that human behaviour can ensure that observable behaviour can be examined using questions and interviews. Data sources and collection

requires it to be reliable and must meet a reliability test. The reliability test needs to be able to meet the question raised by H. W. Smith (1975) "Will the same methods used by different researchers and/or at different times produce the same results?" (p.58). The survey design needs to ensure that the design meets a criterion validity; this is in reference to designing an instrument that estimates an important behaviour (Mouton, 1996). Although, the survey design must also meet the construct validity which is important answering the question: "how does the researcher really know that the items included in the scale or questionnaire actually measure the construct that they are supposed to represent?" (Mouton, 1996, p. 128). The questionnaire design could account for this through the cross-validation of questions.

To supplement the information from the survey questionnaire, a small sample of four (4) of MTO agents were interviewed to understand better the Hawala system and the process that allows it to function in Canada. These agents were selected because they are some of the largest MTO and handle a large portion of the money that is transferred to Somalia. The survey of users allows us to understand the perspective of the customers; however, the agents are best positioned to enlighten on issues that affect the Hawala business. According to Crouch and McKenzie (2006), this type of small-sample interviews within social science research is appropriate in understanding the social condition. Nevertheless, they argue that researchers should be aware the pitfalls of this type of data and should not be geared towards "establishing 'objective facts" (485). Within IS field, small sample research has been employed in various studies(Benbasat, Goldstein, & Mead, 1987; Marshall, Cardon, Poddar, & Fontenot, 2013). The concepts of chain interviews and snowball sampling were crucial to this study's methodology. Semi-structured and conversational interviews were employed for gathering data. As a rule, this methodology is employed since "questions emerge from the immediate context and when asked in the natural course of things; there is no predetermination of question topics or wording" (Mikkelsen, 2005, p. 171). The interviews provided information that adds to our understanding of the Hawala process. For the survey questions and the interview questionnaire see Appendix 18.

The qualitative approach was utilized because it would allow the researcher to understand the process utilized by the Somali diaspora when sending funds to Somalia. This approach also allowed me to understand the amounts sent by the diaspora, the methods they use the most and the motivations for sending the funds.

5.3.2 Survey Design

The survey was designed using Qualtrics, a survey tool that allows for the survey to be completed using a variety of methods, including on paper, online page as well as a link emailed directly to participant sample. The Qualtrics survey software has been used in a variety of studies, including Information Systems studies such as Vijayasarathy and Butler (2016), K. Parsons, McCormac, Butavicius, Pattinson, and Jerram (2014) and (Ortigosa, Martín, & Carro, 2014). Although the survey was designed to be completed using a variety of approaches, all the people chose to complete it using the paper version rather than doing it online. Some of the survey respondents stated they felt more comfortable with the paper version of the survey rather than an electronic version.

The survey questions were designed to ascertain not only the practical elements of the sending remittances to Somalia, but also how they relate to the people in Somalia. The literature posits a few theories as to why people remit, I was interested in the social networks that allow for the system to function. Somalia's history has shown that it a country in which state institutions are weak, and the Hawala system is one example in which people have supported and aided each other. The literature also shows that communication is key to why people give, so I was curious about the frequency and ways in which people communicate. I also utilized some questions from a variety of sources such as the International Monetary Fund, UN and the World Bank to create a comparable set of questions. Finally, I wanted to find out how ICTs play a role in how people are sending. Thus, the survey was divided into four sections: the first sections were the inclusion and exclusion questions that determined the individual's eligibility for this study. Once the participants confirmed they are over the age of 18, were ethnically Somali and had sent money internationally in 2017, I then asked then a series of 10 questions related to the how and why they sent these remittances. Next, I asked questions about the types of technology utilized to send the funds and how they normally communicate with the family members or friends receiving those funds. The final section of the survey included demographic questions related to participant's income, education and age.

5.3.3 Participant Selection

Using purposeful sampling, the survey participants targeted for this study were Somali individuals 16 years or older. Purposive or purposeful sampling technique necessitates the aim "to sample cases/participants in a strategic way, so that those sampled are relevant to the research questions that are being posed" (Bryman, 2015, p. 418). These individuals live within or near the Greater Toronto Area (GTA). The paper version of the survey was distributed using various Somali MTOs, businesses and through key informants that were connected to particular Somali organizations such as a community Somali Women of Weston neighbourhood gathering that take place once a month in the Etobicoke part of the city. The researcher utilized local Somalis to gain acceptance of the survey. However, there was hesitance amongst some of the participants about disclosing personal information, particularly relating to the income and amounts sent. In these instances, I assured the participants their names would not be collected, and no identifiable personal information be saved. Additionally, the participants could skip any question on the survey expect the mandatory three questions at the beginning of the survey.

5.3.4 The Data

The data was collected from across the GTA, and the study utilized purposeful sampling. There were a total of 143 survey respondents, and this resulted in a margin of error of 8.17% with a confidence level of 95% assuming the Somali population in the GTA is 25,555. It should be noted that some respondents chose not to answer certain questions, and as such the frequency of some variables may not total to 143 for all questions.

Once collected, the data was then cleaned and analyzed. This study utilized descriptive and inferential statistics to gain an understanding of the questions at hand. The first step was to conduct a frequency counts, commonly called a univariate analysis, of the data. This then allowed me to conduct measurements of central tendency (mean, median and mode). The next level of analysis conducted was bivariate analysis. The study also utilizes multivariate analysis.

5.4. Findings

5.4.1 Participant demographics

The first level of analysis of the data was the demographic profile of the survey respondents. The survey respondents were 60.6% male and 39.4% were female. Most of the respondents were between the ages of 35 to 44 (27.0%), while other age groups were relatively similar; those over the age of 55 (24.8%), 25 to 34 (24.1%) and 45 to 54 (24.1%). While examining the respondents' personal income for the 2017 year, 19.4% earned personal incomes of $20,000 or less, while nearly half of respondents (45.3%), earned between $30,000 and $50,000 annually. When asked about their current employment status, most of the respondents were employed (66.2%). Specifically, 35.0% were employed as a staff member, 14.0% were self-employed in a professional capacity, 8.4% were self-employed as a non-retail business owner and 3.5% stated they were self-employed retail business owners. For the employment status, the next largest category of respondents were housewives at 9.4%, another 9.4% of the respondents were retired, 8.6% were currently unemployed, and finally, 4.3% were students. 2.2% chose 'other' category, which included individuals who were on long-term disability (see Table 5.3).

Table 5.3: Survey participants gender, age, income, and employment status (frequency and percent)

Gender	**Frequency**	**Percent**
Male	83	60.6
Female	54	39.4
Total	**137**	**100.0**
Age	Frequency	Percent
25-34 years old	33	24.1
35-44 years old	37	27.0
45-54 years old	33	24.1
55 years or older	34	24.8
Total	**137**	**100.0**
Income	**Frequency**	**Percent**
Less than $20,000	27	19.4
$20,000 to less than $30,000	34	24.5
$30,000 to less than $50,000	63	45.3
$50,000 and over	15	10.8
Total	**139**	**100.0**
Employment Status	**Frequency**	**Percent**

Student	6	4.3
Housewife	13	9.4
Unemployed	12	8.6
Employed	92	66.2
Retired	13	9.4
Other	3	2.2
Total	**139**	**100.0**

When respondents were asked how long they have been remitting money, most people surveyed (59.2%) have been sending money for 5 years or more. 13.4% of participants have been sending money between 3 to 5 years, followed by people who have been sending money between 1 to 3 years. Whereas, people who have been sending for less than a year comprised 9.8% of the survey participants (see Appendix 19). When I examined how long people have been sending money by their age ranges, it shows that respondents between the age of 25-34 were most likely to have sent money for less than a year (57.1%). Respondents between the ages of 35 to 44 were more likely to have been remitting funds between 3 to 5 years (31.6%). The respondents between 45 and 54 years along with those 55 years and over were more likely to have been sending money more than five years at 30.0% respectively (see Appendix 20).

Most respondents sent money about once a month (55.4%), followed by people who sent every two to three months (18.7%). 59.3% of survey respondents sent $500 or less. It should be noted that this question was changed at the mid-point of the survey, to gain a better understanding of amounts smaller than $500. Accordingly, of the 71 individuals who sent $500 or less, more than half of the respondents (43) selected amounts below $500, and the results showed that most people (11.4%) sent about $100 to $200. These relatively small amounts are consistent with other studies show that most people sent relatively small amounts that make a huge difference in the lives of people in the receiving countries. The other amounts sent that were more than $500 include: 11.4% for people sending $501 to $750 dollars; 10.0 % for $751 to $1000, 10.7% for $1001 to $1500 and 8.6% for people who sent more than $1501 (see Table 5.4).

Table 5.4: Average mounts remitted in 2017

Amounts Remitted	Frequency	Percent
100 or less dollars	8	5.7
101 - 200 dollars	16	11.4
201 - 400 dollars	11	7.9

401 – 500 dollars	8	5.7
500 or less dollars	40	28.6
501 - 750 dollars	16	11.4
751 – 1000 dollars	14	10.0
1001 - 1500 dollars	15	10.7
More than 1501 dollars	12	8.6
Total	**140**	**100.0**

The vast majority of Somali people in the Greater Toronto Area sent money using Somali money transfer agencies. 92.9% of the respondents used Somali Hawala services to send money. There were a small number of people who used money transfer agencies such as Western Union and Money Gram (4.3%). The survey respondents were asked to name one Hawala agency they use the most; Dahabshiil was most frequently used at 27.7%; this was followed Bakal Express at 13.9%. However other agencies were also used including Amaana Express and Amal both at 12.4% of the time. It should be noted that the part of the country the MTO operates influences the number of users. For example, people who send money to Puntland will often use Salama Express because they have a more extensive network in that part of the country. When people were asked about any other MTOs that they use regularly, most once again noted they use Dahabshiil (32.9%), followed by Bakal (19.6%), Amaana (14.0%), and Amal (11.9%) (see Table 5.5). For a full list of other Somali MTOs used see Appendix 21.

Table 5.5: Somali MTOs most frequently used to send money

Somali MTOs	Frequency	Percent
Amaana Express	17	12.4
Amal Express	17	12.4
Bakal Express	19	13.9
Dahabshiil	38	27.7
Iftin Express	5	3.6
Juba Express	6	4.4
Kaah Express Money Transfer	8	5.8
Salama/Olympic Express	4	2.9
Taaj Express	15	10.9
Tawakal Express	8	5.8
Total	137	100.0

The survey participants used MTOs storefronts to send internationally. A large majority 81.7% sent money by using cash or debit at the transfer agency office. The relatively small number sent

money using online services (7.7%). About 6.3% used mobile money transfer to send money. All the people who chose "other" wrote "Hawala," the Somali MTOs.

When I asked survey respondents if Somali Hawala services are trustworthy, a large majority (81.2%) stated that they are very trustworthy. 15.9% of respondents stated that Somali MTOs are somewhat trustworthy, and 1.4% stated that they believe Somali MTOs are somewhat Un-trustworthy or do not know.

People who used Somali MTOs noted when sending money, and 66.2% were asked a form of identification such as a passport or driver's license. A notable amount, 33.8%, of people were not asked for any form of identification when sending money. However, a near-unanimous amount of individuals, 98.6%, received receipts as proof of the amount of money they sent. When asked what other information was required to send funds using Somali MTOs, 83.2% of individuals noted they needed to provide their family name. 93.7% stated they were asked for their telephone number. 28.0% of individuals that use Somali MTOs were asked to provide their home addresses in order to send money.

The remittances are often fast for the recipients to receive. Most survey respondents noted that it takes less than 24 hours to receive the funds (47.9%). Moreover, a number of individuals (23.9%) noted that it often takes less than an hour to receive the funds. Another 11.3% of respondents stated that it takes between 3 to 6 hours for the funds to be received in Somalia. Some 14.8% of individuals said that it takes about 1 to 2 days for the recipients to receive the funds.

On the receiving end of the funds, I asked what information is required from the people receiving the money, 42.0% noted that the receiving person has to provide a code to collect the money. 62.9% of the people needed to provide the senders full name to access the money. 59.4% needed to provide some form of identification in order to get the money. Only 26.6% needed to present a witness or trusted individual in order to collect the money.

Most remitters, 30.4%, receive confirmation from the recipients acknowledging that they have received the money. 28.1% of senders receive confirmation that the money is received directly from the MTO agents. Some people (16.3%) confirm the money is received by directly texting or calling the receipts. 25.2% of people who selected "other" selected multiple confirmation options (see Table 5.6).

Table 5.6: Confirmation methods of funds received

Somali MTOs	Frequency	Percent
Calling family/friends directly	41	30.4
Text/email messaging family/friends	22	16.3
Confirmation from the money transfer company that funds have been withdrawn	38	28.1
Other	34	25.2
Total	135	100.0

5.4.2 Reasons for sending

The main reason why Somalis in the GTA send money to family and friends in Somalia was to assist in with family expenses, 38.1%. Another main reason why people sent money to Somalia was to assist in buying food (25.9%). The education of children is the third leading reason for sending the money by 7.9% of the respondents. People who selected "other" chose to list multiple reasons for why they send the money along with things such as "funeral" or "Ramadan." When they were asked to list any reasons why they send money, 62.2% of the respondents included "Sending money for family expenses", 64.3% selected to assist in buying food as one of the reasons, 55.2% stated they sent the money to educate children, 55.2% also selected medical assistance of family members as one of the reasons for sending money. 42.0% sent money in celebration of Eid. Other reasons included assisting in marriage (9.1%), paying off debts (9.1%), construction/repairing of a house (7.0%). See Table 5.7 for a summary of the main reasons for sending money and for a full list all the reasons for sending the money, see Appendix 22.

Table 5.7: Main reason for sending money

Reasons for sending money	Frequency	Percent
For family expenses	53	38.1
To assist in buying food	36	25.2
Education of children	11	7.9
Medical treatment	7	5.0
Celebration of Eid	3	2.2
To assist in marriage	2	1.4
Lending of money to a family member	1	0.7
Other (SPECIFY)	26	18.7
Total	**139**	**100.0**

5.4.3 Online/Mobile MTOs

An important part of the survey asked participants if they utilize technology to send money as well as which services they use. A notable number of individuals have used online or mobile banking to send money to Somalia, 38.6% of participants have used mobile or online money transfer. When the survey respondents were asked to name the service they have used, 35.1% have used Dahabshiil's eDahab service to send money. 33.3% have used EVC Plus to send money to Somalia. 12.3% have utilized Sahal to send money. 8.8% have used Zaad, and only 1.8% have used the online-only World Remit (see Table 5.8).

Table 5.8: Mobile money services utilized by Somali Remitters

Online MTOs	Frequency	Percent
EVC Plus	19	33.3
Dahabshiil	20	35.1
Sahal	7	12.3
World Remit	1	1.8
Zaad	5	8.8
Other	5	8.8
Total	**57**	**100.0**

5.4.4 Communication

The use of technology in communication is unparalleled, and as discussed earlier, people sending money from the GTA to Somalia utilize technology in nearly all aspects. I surveyed people in the GTA to see how often they communicate with family members in Somalia and what type of technologies they use when they communicate with them. First, I asked how often they communicate with family members, and most people (49.3%) stated they communicate at least once a month with their family members. Nearly a quarter (23.6%) of respondents stated they communicate with their family about once a week.

The survey respondents were asked about the types of telecommunication services they use to communicate with family members in Somalia. The question allowed for multiple responses. Most individuals use mobile phones, 49.0%, to communicate with family members. This was followed by Mobile applications such as Viber, WhatsApp, and Facebook Messenger at 41.3%. 20.3% of Somalis in the GTA use internet applications such as Skype, Google Talk or E-mail to

communicate with family members. Finally, 12.6% of the respondents use telephone landlines to communicate with family members (see Table 5.9).

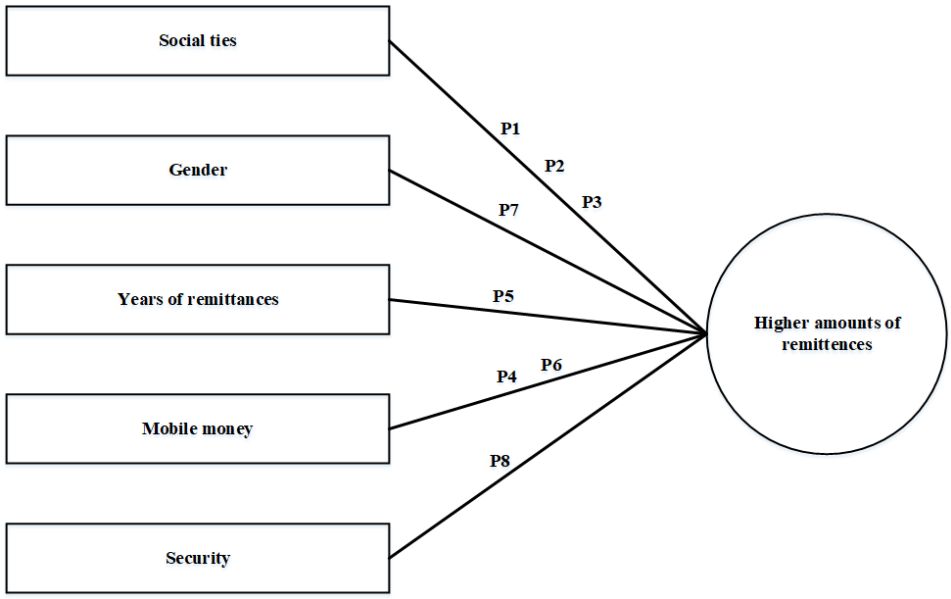
Table 5.9: Communication technologies used by GTA Somalis to communicate with people in Somalia

Communication services	Frequency	Percent
Landline telephone	18	12.6
Mobile cellphone	70	49.0
Internet (Skype, Google Talk, Email, etc)	29	20.3
Mobile applications (Viber, WhatsApp, Facebook Messenger)	59	41.3
Other	1	0.7

5.5. Theoretical elaboration

Remittances are sent to family members and friends for a variety of reasons. Remittances contribute to social and economic development and play an essential role in filling gaps that cannot be delivered by governments. For example, individuals remit in cases where there is no government-sponsored old-age pensions. Additionally, remittances are often used to send children to school, feed family members and assist members to create businesses. Among the theories that have emerged to explain social ties, altruism, family ties, and social capital. In order to ascertain the main reasons for why Somalis in the GTA send money, I posit a few hypotheses to test. The following sections will examine these theories and offer some hypothesis about why Somali people in the Greater Toronto send money. Figure 5.5 illustrates the conceptual framework that is discussed in the following sections of the chapter.

Figure 5.5: Conceptual Framework



I divided the amount sent to Somalia into two variables, amounts below $500 and amounts above $500. These amounts were selected because amounts often sent as part of remittances to Somalia a relatively small, with most around $200 per month. Thus, these two amounts would be most indicative of the characteristics of the individuals sending the money.

5.5.1 Social Ties

Social Network Theory attempts to study the links between individuals, groups and organizations. They are four main assumptions that flow from the theory as described by Dunn (1983). First, the relations between individuals are the basis of the knowledge structures and processes. Second, relations are themselves structured that can be quantified. Third, structured relations are behavioural properties along with cognitive ones. Fourth, cognitive and behavioural properties arise out of structured relationships. SNT borrows from a variety of methods and can be interpreted in matrix and algebra theories (Dunn, 1983). These linkages are understood to be measurable in ways that understand clusters and point to interactions. The links and their connections are often labelled as nodes.

SNT can be traced to Granovetter (1973) and his theory on ‘Strength of Weak Ties.’ According to (Granovetter, 1973), the stronger the ties between two individuals the stronger the

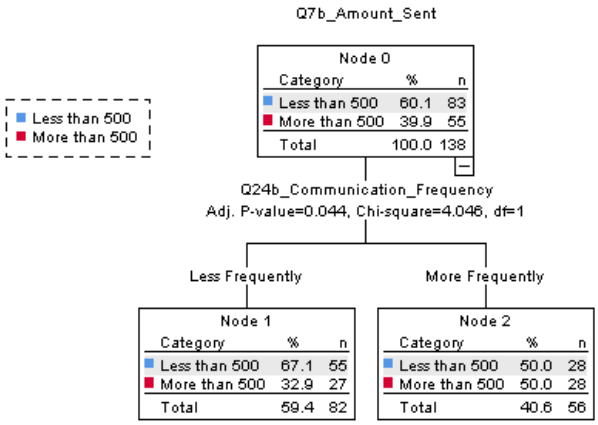
links in the social world (Borgatti & Lopez-Kidwell, 2011). The theory is built on the premise that people are closer to other people who are similar to them. There are also members of that serve to bridge the distinct networks, although they may not necessarily be strong ties.

Burt (1992) expands on some of the previous work by Granovetter on SNT and contributes to the idea that "structural holes" theory. An individual with strong ties in a closed network is often worse off than individuals with weak ties connected to more networks even if they might have the same number of ties. Additionally, Burt posits the reason for this is the closed network is often sharing similar information while the individual connected to more groups accesses more information a variety of networks.

Proposition 1: When family members communicate more frequently, then it is likely they will remit more.

A chi-square test using a significance level of 95% ($p = 0.05$) was conducted to test if there was a difference between the communication frequency of the remitters and the amount of money sent. The data was divided into two categories, those who communicate more frequently, respondents who stated that they communicate at least daily or once a week compared to those who speak with their family or friends once a month or a few times a year. The result showed that there is a significant difference between amounts sent and communication frequency: X^2 (1, N= 138) = 4.046, $p < .05$. 67.1%. People who communicate less frequently were more likely to send less than $500. However, those who more frequently communicate with their family members were more likely to send more than $500 (See Figure 5.6 and Appendix 23). This seems to suggest that people who communicate more frequently seem to send smaller amounts because they are more in touch with the daily needs of the people in Somalia. Additionally, as discussed in the second chapter, Somalia has been in conflict since the 1970s and this has resulted in the displacement of many people who have kept their connections. For example, many northern Somalis fled but still sent money to family members left behind. An illustration of this was Al Barakaat started as a fax-based system in response to the civil war.

Figure 5.6: Classification Tree of Amount sent and Communication frequency



5.5.2 Altruism theory

Among the reasons why people immigrate include, it is viewed as an opportunity to maximize their opportunities. Traditionally some economists viewed immigration to be primarily driven by individual choices, except those forced to migrate due to conflict (Cai, 2003). However, the New Economics of Labour Migration (NELM) noted that it is primarily driven by the family unit; this is partly attributed to their adherence to Neo-Classical economics. Notably, members of NELM speculate that the previous literature has often ignored the impact of the migration on the origin country (Taylor, 1999).

Thus, migrants remit mainly because they are expected to support family members that supported in their social and economic development. In the study of family members remitting to rural areas found lower-income individuals remitted a higher proportion of their incomes (Stark & Lucas, 1988). In another study of urban to rural migrants, the amount that has been remitted over time can represent 10% to 30% of an individual's income (Stark & Lucas, 1988).

Docquier and Rapoport (2005) noted one assumption that people with higher incomes remit more. This assumption can be tested against when their incomes of the remitter are counted versus the amount they normally send. If the amount their incomes increase and the amount they remit

increases, then the assumption would hold about the altruist utility achieved from the remittances. Thus the second Proposition is:

Proposition 2: When levels of income are high then it is likely that GTA Somalis will remit more.

A chi-square test of independence was performed to examine the relationship between income and amounts remitted. There was no significant relationship found between the amount sent and income levels, X^2 (3, N= 137) = 2.40, p=0.49. When two by two chi-square tests were conducted for each of the four income levels, there was no significant relationship between each of the four levels of income and the amount remitted (see Appendix 24).

In employing Altruism theory, results should show that people with higher incomes were more likely to remit more. However, this result seems to confirm other components of the theory of Altruism and that people have ulterior reasons for sending money. And upon further analysis, it was found that for the Somali diaspora factors such as age, gender, or employment status showed no significant difference in amounts sent (see Appendix 25).

Another way the altruism model is tested is how close the sender is to the recipient. The 'emotional' attachment to the receiving people can determine the length the people continue to send money. The model degrades over time and space as the connections are loosened. Communication with family members ensures that there is a connection to the family still left in Somalia. I tested this through the communication frequency and the amount sent.

Furthermore, according to Stark and Lucas (1988), the longer people remit for altruist reasons, then it would be likely that they continue to remit at similar rates. Next, a test to find out if there is a difference in amounts sent between frequency in communication and how long they have been remitting. Using the same two-by-two categories of communication frequency (less and more), years remitting (less and more) and amounts sent (less than 500 and more than 500). Within SPSS, I placed the communication frequency variable as 'layer' variable, which adds a level for each of the variables within a particular variable.

Proposition 3: When family members communicate less frequently and have been remitting for fewer years, then it is likely they will remit less amounts.

There was an association observed between remitters who communicate less frequently and that have also been remitting for fewer years are likely to remit less amounts: X^2 (1, N = 56) = 3.90, $p < 0.05$. Although, interestingly, people sent smaller amounts when they have been in communication over a longer time period. This, similarly, supports the idea that as people grow older and their communication linkages remain over time they are more inclined to keep supporting and providing a social safety net for the recipients. However, when examining those who communicate more frequently, there is no difference observed (see Appendix 26).

Migrant families assist members of their family because they want to help them. However, other researchers argue that assisting family members through remittance is part of their sender's self-centred interest. For example, the altruistic motivations why family members can be summed up Becker (1991) as an "altruist is made better off by actions that raise his family income and worse off by actions that lower it." (p. 282). Thus, people view their families as part of their own self-interest. One form of self-interest includes the idea that family members became important agents that can assist in the re-investment of the funds being remitted (Hagen-Zanker & Siegel, 2007). It can be hard to differentiate between purely altruism and self-interest.

Within the literature, a view that family enter a contractual relationship to send the money. The contracture thesis argues that remitters send money to pay off loans, insurance and exchange of services (Hagen-Zanker & Siegel, 2007). These types of remittances become self-enforcing between the sender and recipients. For example, Stark and Lucas (1988) posited that families often remit as part of a contract to repay for their education or transportation to their new countries. Another theory argues that the migrants' self-centred use of family ensures that their investments are protected. As such, the resources and protection offered by in-country family members often have a fee associated with it. Yet other researchers, conclude that remittances are seen to be part of social security used by family members. One example is a study of Malaysian migrants that sent money as a form of social security for elderly parents (Agrawal & Horowitz, 2002; Chami, Fullenkamp, & Jahjah, 2005).

As part of the analysis, I asked respondents to select all the reasons why they send money to Somalia. The respondents chose from the 15 reasons along with an 'other' option for reasons not listed. Once collected, I then placed eight options under "Altruistic" category. Examples of the altruistic category include helping with family expenses, education of children and medical

treatment. 141 individuals selected 426 altruistic reasons for sending money. On the other hand, 26 individuals chose 38 reasons that are determined to be self-centred.

A cross-tabulation of the reasons based on Altruistic reasons with gender shows that 61.0% of the respondents to this question were male and 39.0% were female. A chi-square test of the difference between the genders and employment status shows that there is no difference when employing a multiple response table within SPSS. Other chi-square analysis could not be conducted because some variables had less than five making the results invalid.

The Somali MTOs interviewed stated that the first half of the month is often the busiest time for them, with most people sending money the first few days of the beginning of the month. One reason is that people are supporting family members with their expenses such rent and school fees. Although these are small amounts of money, one agent suggested that remitters often treat these as "bill" they must pay each month. They note they usually see more women send the money. According to the MTOs, a relatively small percentage, around 10% when asked to estimate, of senders are involved in businesses.

The more money people send, the less they have to pay in remittance fees. For example, for anything under $500, senders are charged a 6% fee; for anything above $1000, they are charged 5% when someone sends more than $3000, then MTOs charge around 3% in fees. When asked why they would charge less for sending more money, one reason offered was it is more efficient, cost-wise, for the MTO to send larger amounts. Most MTOs do not have many people sending money from outside countries to Canada. One agent estimated that it was close to 5% of their total business. Within Canada, Somalis use MTOs to send money to children at school or family in an emergency situation.

5.5.3 Mobile Money

In order to understand the role that technology plays in the remittance system, I test a few hypotheses. I wanted to understand how mobile money technology is adapted. Moreover, I wanted to know the characteristics of the individual who send money using mobile money. Customer-facing technologies, such as mobile money have increasingly been adopted by consumers.

The Canadian banking access closure to the Money Transfer Organizations (MTOs) has also closed access to Mobile Banking innovations that are changing the remittance sector in Somalia. One MTO noted they accept online money transfers, for small amounts. They accept these payments in their personal banking accounts, its one way they try to assist customers who want to send money but cannot physically come into the office with cash. These types of customers are repeat customers and have an already established relationship with the MTO.

An example of mobile money is Zaad, which is one of the most extensive mobile money services in Somalia. In order to gain access to it, you need to use TeleSom mobile phone. In order to send and receive money, a potential customer needs to go to a Zaad centre with some form of ID, and witness. Individuals to have a Zaad are then required to provide their Somali four names, often an individual's first name along with the names of their three fathers. The three names are often used to determine an individual's family lineage in Somalia and as a way to guarantee accountability extend to the more than the individual. Moreover, the individual is also required to provide the four names of their mother. A photo and figure print of the customer is then and taken retained. For an example of the registration form (see Appendix 27). Once the Zaad account, often your TeleSom telephone number, you can use it store, send or receive the money. The money in the account is held as U.S Dollars. To withdrawal physical cash at a Zaad counter or agents on the street. The agents in the street usually have access to Somali currency with official Zaad locations providing access to U.S. dollars.

Hence, to understand the adoption of mobile money, I employ the Diffusion of Innovation (DOI), which was elucidated by Everett M. Rogers (1983). The theory posits how new ideas, innovation, "spreads via certain communication channels over time among the members of a social system" (Rogers, 1983, p. 5). The theory can be traced to French scholar Gabriel Tarde (1903), who tried to understand the 'S' curve that emerges when examining innovation, early adaptors and opinion leaders (Valente & Rogers, 1995). Others have contributed to the theory; for example, Elihu Katz (1957) added to the notion of opinion leaders and followers along with the role of the media (Kaminski, 2011). DOI theory is a part of a change model that tries to place the people who serve as the thought leaders that eventually lead to a saturation point for the theory. However, some have argued that this theory falls short in several areas. One area is that the theory assumes that the diffusion is homogenous, discounts some environmental factors such as economic constraints

(Lyytinen & Damsgaard, 2001). Although the DOI theory has some drawbacks, I employed it for this study to understand the characteristics of the of how mobile money is being adopted by the Somali diaspora. Tan and Teo (2000) operationalized aspects of DOI theory by developing a framework that offered insight into internet banking adoption in Singapore. This framework was also tested in South Africa by Brown, Cajee, Davies, and Stroebel (2003) with regards to cellphone banking adaptions. The resulting framework found three major factors influenced an individual's likelihood of adopting internet banking: attitude, subjective norms and perceived behavioral control. For this study, the dependent variable was the use of mobile money while the independent variable included gender, age, length of remittance and employment status. The following three propositions will explore the adoption of mobile money employing Tan and Teo's framework.

Attitude is an individual's view of mobile money contains: Relative Advantage, Compatibility, Complexity, Trialability and Risk.

Proposition 4: When the remitter is employed, then it is more likely that they use mobile money.

Employment status seems to be related to the usage of mobile money services ($p < 0.05$). When respondents were asked if they had used mobile money, 39.1% of individuals answered in the affirmative. Of these, 75.9% were employed and have used mobile money, while those who were unemployed who had used mobile money were 24.1%. This might suggest that employment status of Somalis makes it easier to use mobile money because they are exposed to similar technology in their work.

Subjective norms are the social influences that affect the use of mobile money to remit funds to Somalia.

Proposition 5: When an individual has remitted for a longer period of time they are more likely to use mobile or online services to remit.

A chi-square test was performed, and a relationship was found between individuals who remit using mobile or online services more frequently remit and also send more money, X^2 (1, N = 138)

= 4.02, $p < 0.05$. The convenience offered by online services might lead the senders to use mobile services rather than physically going to the agent's offices.

Perceived behavioural control is the environmental conditions that allow for internet banking, including: Self-efficacy and Facilitating conditions.

Proposition 6: When mobile money is used then it is likely that people will remit more.

To test this proposition, a chi-square test was conducted, and I found that there is no difference in amounts sent between people who use mobile money and those who do not use it. A reason why this might be the case is that members of the diaspora are unsure about using mobile for security reasons. Another plausible reason for the lack of difference could be that family members of these survey participants do not have access to mobile phones and thus can not use mobile money. They are also inclined to support the MTO agents whom they might have had a long-standing relationship.

Proposition 7: When the gender of the remitter is female and they use mobile money then it is likely that they will remit more.

A chi-square test was performed, and a relationship was that there is a difference between the genders when using mobile money and the amount remitted. Women who have been remitting longer and use mobile money are more likely to send more money, X^2 (1, N = 138) = 4.02, $p < 0.05$. The convenience and security offered by online services might lead the senders to use rather than physically going to the agent's offices (See Appendix 28).

5.5.4 Security

The final section for this study was to under the process utilized by the MTOs and if they adhere to national and international requirements to stem money laundering. Governments such as the Canada, U.S.A. and Great Britain have perceived their domestic Hawala system is a conduit for money to be used for nefarious purposes.

The process to start an MTO location or to serve as an agent for one of the MTOs used only to require someone being accepted as an agent, as the agent for Bakal recounted, the process was very open and easy to access. However, as some of the agents and locations began to fail, they started instituting financial commitments in order to secure a franchise. In the case of the Bakal, a financial deposit is required, and that deposit serves as the limit to the liabilities one can make. For example, if a new agent places a $20,000 deposit, then that will be the limit with which they can use to secure any remittances for the month.

Security issues have taken on significance with the increases usage of ICTs, I asked about security policies and procedures that are used by the MTOs. All agents have access to the password-protected system, over a secure network computer that they isolate from the other internet activities. At the same time, the network and system are monitored at the Dubai headquarters of the MTOs, and in the agent locations, they use proprietary information systems. According to a Dahabshil agent, they use a token system to prevent system hacks, as well as a monitoring centre that tracks their attempts on the system. The system has gone down during busy times, but the agents associate with network capacity rather than security flaws in the network.

Hawala agents in the GTA were interviewed provided insight into the business of running Hawala agency in Canada. Hawala agents noted that they comply with the Financial Transactions and Reports Analysis Centre of Canada (FINTRAC) requirements against money laundering. This includes requiring a photo ID of any new client along with proof address. When individuals send more than $1000, then the agents are required to retain the sender's identity information. FINTRAC's is mandated through the 'Proceeds of Crime (Money Laundering) and Terrorist Financing Act' to scrutinize any agency that handles financial transactions in the country (FINTRAC, 2018). The interviewees confirmed that FINTRAC audits each MTO branch regularly and if they are found to be out of compliance with any Anti-Money Laundry status they are fined and publicly listed as offenders as well being ultimately be closed down.

The MTOs agents interviewed argued that although they are in full compliance with Canadian laws, as evidenced by FINTRAC audits, Canadian Banks have refused to do business with then Somali Hawala. An agent for Dahabshil in western Toronto noted they currently do not have bank-issued debit machines so clients can not pay using the bank cards. Since 2016, Canadian banks have gradually stopped accepting Hawala accounts with the last bank being Royal Bank in

May 2018. The Canadian banks stated the reason for refusing to be associated with the risk of the Hawala system, and they do not want to retain the money for the agents. Due to the banks' refusal to work with the Somali MTOs, individuals sending money can use direct money transfer from their bank accounts. Thus, remitters are often required to go directly to an agent with cash.

The Somali MTOs business has reverted to the earlier system of only using physical cash rather than the banking system. However, all agents made clear the Hawala system is still legal within Canada. In addition to FINTRAC requirements and audits, Somali MTOs that need to send physical currency outside of the country, are first obligated to send the cash to a Canada Border Services (CBS) location to report the amount of money being sent out. The CBS counts, seals and certifies the amount before the MTO agents can fly the money out, usually to Dubai. Once in the UAE, they can deposit the money in the financial system, then wire transfers it to Somalia or through physical goods bought in the UAE that are later transported to Somalia.

The cash dominated remittances have its own drawbacks for the MTOs, an agent for Dahabshil estimates that up to 20% of their business has disappeared because they cannot accept bank cards, money transfers or mobile banking. In an interview with a Taaj agent, the handling of cash requires the money to be physically transported to Dubai. Moreover, the MTO agents, including Taaj, note this has placed added cost on their businesses. For example, it was noted that they now have to pay for added security to send a courier to Dubai; this includes air and hotel costs. Additionally, once the banks severed ties with the Somali MTOs, all agents interviewed noted they increased the base fee to send money from five percent to six percent.

Two of the MTO agents speculated that the main reason why the banks pulled their services is partly that the Somali MTOs are a form of competition to them. The Somali MTOs have created a network that spans the country as well as around the world. It should be noted that the four agents acknowledge that a majority of their clients are Somali.

For the individual, when sending money virtually all (98.6%) were provided with a receipt after sending money. The respondents also noted that they were asked for their full name (83.2%) and their telephone number (93.7%). Although, only 28.0% of the respondents were asked for their address (See Table 5.10). Interestingly, when a cross-tabulation of those asked for their address against the amounts below or above $500 shows that they were equally asked for address (50%) each.

Table 5.10: Information required and provided by Somali MTO to send money.

Information Required	Frequency	Percent
Photo identification	94	66.2
Receipt or a record of payment	140	98.6
Complete family name	119	83.2
Telephone number	134	937
Home address	40	28.0
Other	5	3.5

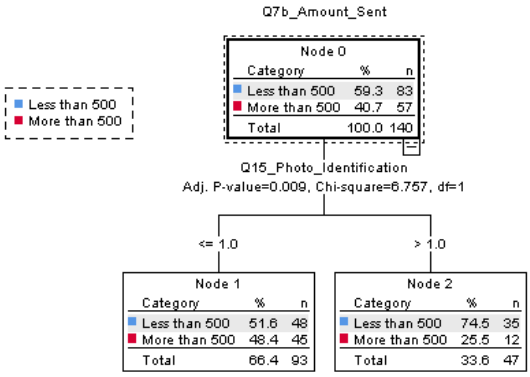
To collect the money in the receiving country, people were asked to provide a code, 42.0%; the sender's full name, 62.9%; an identification card, 59.4%; a witness or trusted individual, 26.6% and other information, 1.4%. This points to a system that uses a verification process to distribute the money.

In order to ascertain how MTO confirm the identities of the remitter, I posed the following proposition:

Proposition 8: When more money sent then it more likely that the remitter will be required to show identification

A chi-square test of independence was performed to examine the relation between the amount of money sent and the request to show some form of photo identification. The relation between these variables was significant, X^2 (1, N= 140) = 6.757, p<.05. 48.3% of individuals sending more than $500 were asked to show photo ID. When the amount was less than $500, only 25.5% of people were asked to show ID Refer to Figure 5.7.

Figure 5.7: Classification Tree of Amount sent and Communication frequency



This result confirms other studies (Hamza, 2006; Omer, 2004) that found that the Hawala network appears to follow the international anti-money laundering protocols and rules such as knowing the users of the remittance system. The international and government laws stipulate that money transfer agencies track large amounts being sent. The amount is more than 10,000 per 24-hour period. However, Somali agents seem to be more risk-averse and taking information about people sending less than that amount.

5.6. Conclusion

The aim of the third study was to understand the process behind the remittance system, and the role played by the Somali diaspora in the social and economic system of Somalia. The remittance sector has served as an important segment of the Somali economy and has assisted in the stabilization of a 'failed state.' The remittances industry has served as an essential link between those in the diaspora and family and friends left in the country. Since the 1990 collapse of the state in Somalia, the remittance sector has served as the primary access to finance and financial services. In fact, the remittance industry seems to work in spite of a lack of a state-regulated financial system.

Through a review of secondary sources such as Statistics Canada, UN Data, the World Bank, along with a review of previous research, I established the Somali-Canadian population and the demographic profile of the community. As the number of refugees admitted to Canada increased drastically in the 1990s, and a large number chose to reside in the Greater Toronto Area

(GTA). Next, I detailed the cost to send money from various countries to Somalia and along with the number of locations in the Money Transfer Organizations (MTOs) in the GTA. This type of information provides an understanding of the reach and scale of the Hawala network. This allows us to move then on to understanding the users and businesses associated with the Somali MTOs.

In order to understand the role of both the diaspora and the remittance sector, this study employed a survey questionnaire of Somalis in the GTA along with interviewing members of Somali Money Transfer Organizations. The Somali Hawala system, although not new, has changed and adapted a unique approach within the context of Somalia. The Hawala system is fast, cheap and reliable. Even though it has faced barriers around the world that have appeared over the years. For example, the U.S. has placed restrictions on Somali Money Transfer Organizations, in Canada, the Canadian banks have closed down accounts associated with the Somali system. The British government and the banking industry have attempted to curtail the Somali industry on several occasions.

The survey participants ranged in age, gender, income and education levels. The qualitative approach was utilized because it would allow the researcher to understand the process utilized by the Somali diaspora when sending funds to Somalia. This approach also allowed me to understand the amounts sent by the diaspora, the methods they use the most and the motivations for sending the funds. The study confirmed that most Somalis, across the various demographic, socio-economic categories participate in the Hawala system.

Most survey respondents regularly send, with most sending at least once a month. A significant amount of the Somalis in the GTA send less than $500, and this confirms other research that most people send smaller amounts; however, this small amount makes a tremendous difference in the daily lives of people in Somalia. This study also re-iterated the fact that most Somalis rely on Somali based MTOs because they are often the only remittance providers to the country. The Somali MTOs are perceived as trustworthy by members of the diaspora. Interestingly, this study also found that a Somali use the Hawala system to send money within Canada itself.

The study observed that social ties are a strong motivator as to why individuals in Canada send money to people in Somalia. The more frequently people communicate they more likely they were to remit more frequently. Another finding was people who remit more frequently tended to send more money. Although, the findings indicate that these same people remitted smaller amounts

too. Confirming that the connection to people in Somalia, as witnessed by how frequently they communicate, is a reliable indicator of the amount remittances sent. Based on social network theory, the opposite conditions also seemed to confirm that people who have been sending money for a lesser period and were less likely to send less money. This study confirmed some aspects of social ties as a strong basis for sending money.

Another theory that I utilized for this study was Altruism theory. The survey participants confirmed that they are primarily driven by altruistic reasons why they send money to Somalia. For example, people listed that they sent money for family expenses. Other reasons included assisting in buying food and educating children. When it comes to people sending money, the theory seemed to show that people send money, but one part of the theory could not be replicated. An example of this was the idea that as people's income levels rose, they would send more money. My analysis did not find this to be case when it came to Somali remitters.

Next, I wanted to find out how technology is used in the remittance sector and how new innovations were being adopted. I found that a noticeable number of Somalis sent money using online and mobile services. This seems to align with research from the World Bank that shows that people within Somalia had adopted mobile phones and banking at high rates. I found that the most durable connection to those individuals who used mobile money was more likely to be employed. Another finding that I found was that people who had remitted for longer periods of time were also more likely to use mobile service. Moreover, if the remitter is female and had been remitting for a more extended period, then they were likely to use mobile money. In both instances, I believe this could be to save on time that might be related to travelling to the MTO location.

The Somali individuals and businesses are aware of the security implications that arise from remitting money, especially to Somalia. This study confirms that individuals and businesses adhere to Canadian rules and regulations when sending money. Somali individuals who remit more are often asked to provide identification. On the other hand, interviews with businesses confirmed that they ensure they track individuals who send large amounts, anything above $1000. Some view that the Hawala business will likely lose business as the Somali governments create a banking system that is stable.

Thus, the aim of this third study will be to examine the role of the diaspora in the remittance system. More specially, this study will analyze the crucial role served by ICTs in the delivery of

billions of dollars into the country. In the case of Somalia and its diaspora, the Hawala system has evolved in spite of these restrictions and the lack of the formal banking system. In-country without centralized postal system or personal identification system, the Hawala system has several advantages. First, individuals without a fixed address can use the system because all that is required is code or phrase from the sender to access the funds. Another advantage is that the Hawala system works in places where large money transfer institutions do not serve. For example, there are no Western Union desks or internationally recognized MTOs in Somalia. A third advantage is that it has a relatively low cost, the commission charged the sender is of around five percent. Thus this low commission ensures the cost of transfer itself is reasonable for the senders. A fourth advantage is that the large Hawala systems are now web-based to facilitate the quick transfer of money. Once the money arrived, the client is called, usually, on a mobile telephone which is widely available. If the amount is large, a clan elder is called upon to verify the person's identity. In order to create a fast efficient system, technology has enabled this process to move at the pace of the internet.

5.6.1 Limitations and contributions

This study had some limitations. The survey was design needed to ask for exact amounts sent rather than ranges; this would allow for a more robust statistical analysis. The interview questionnaire also should have included more businesses in the sample to ensure a fuller picture emerged. However, the study contributed to our understanding of the remittance sector, and the role played by the Somali diaspora plays in the socio-economic context of Somalia. This study also contributes to our understanding of the role Information and communication technologies play in the Hawala system. This study also contributes our understanding of the institutions that underlie the social and economic system that has propped-up a society despite the lack of a centralized state structure.

Chapter 6: Conclusion: Theoretical elaboration, theoretical contribution, study limitations and areas for future research

6.1. Introduction

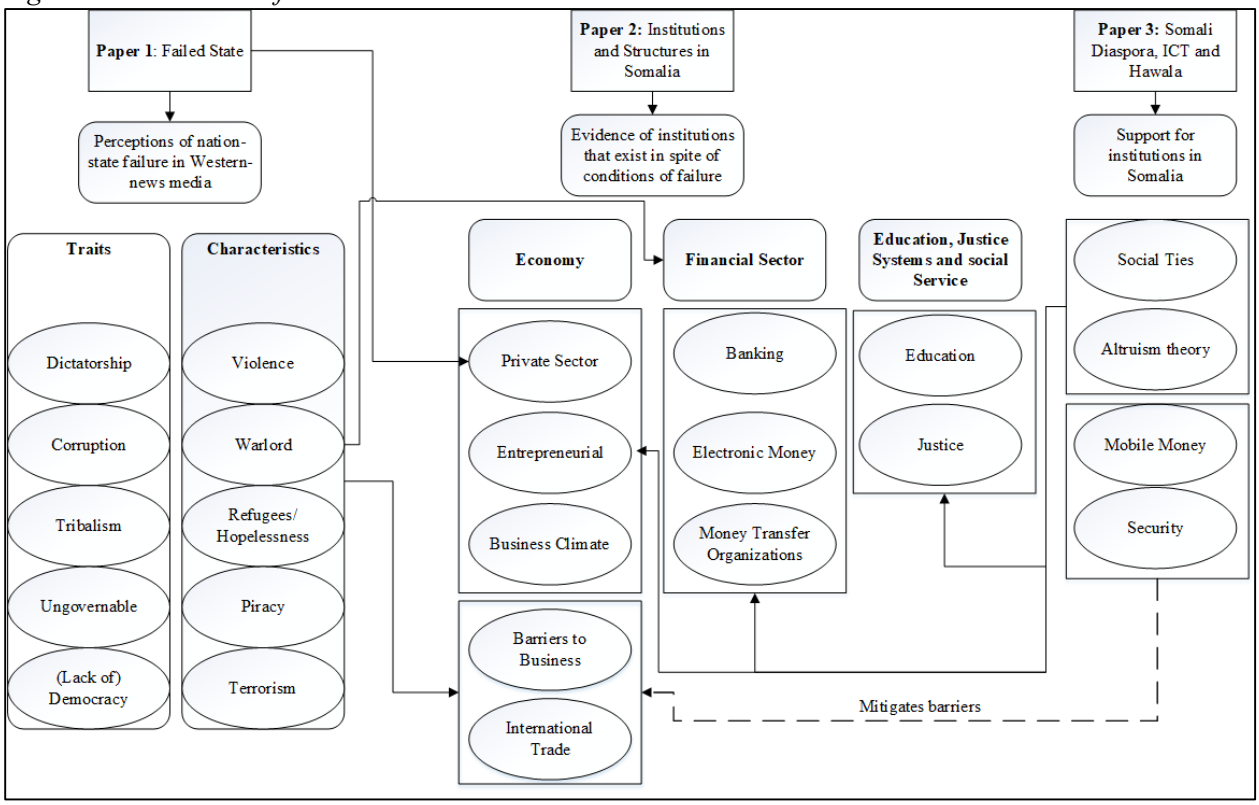
The following chapter builds upon the three empirical studies of this thesis by providing a theoretical elaboration. Additionally, it offers theoretical contributions, limitations that arose as part of the studies as well as possible areas for future research. In the concluding chapter, contributions to both the Information Systems field and our common understanding of Somalia are discussed. Drawing on the evidence from the three studies, this chapter makes four main claims. The first claim of this study is that Information Communications Technologies (ICTs) act as a steering media of social structures, as posited by social theorist Jurgen Habermas, in Somalia, thus demonstrating how Somalia's social institutions function in the absence of a robust administrative state. The second claim argues that the diaspora are important agents in stabilizing Somalia's social and economic institutions by offering financial aid, investments and knowledge transfer. The third claim, employing the Theory of Communicative Action (TCA), suggests that that negative perceptions of Somalia and its people have been influenced by Western news media. Finally, I argue that definitions of a failed state are narrow, Western-centric and do not necessarily apply to Somalia.

Without a doubt, ICTs are changing societies around the world, whether by affecting jobs in Western countries or political systems in Asia. Somalia has been mischaracterized as a failed state by Western scholars and institutions, making it impossible for the world to see the vibrant social systems within the country. Moreover, the Somali diaspora are important stabilizing agents. Furthermore, it is clear that the ICT sector is thriving within Somali institutions and social structures. Somalis point to a social system based on trust and customary laws that has allowed technology companies to develop when traditional systems did not exist. The ICT sector has grown immensely in the last decade in Somalia. More than half of the population in the county use mobile phones on a daily basis. Mobile money has become the norm, and it is increasingly replacing paper money as the main form of currency used in the country. In the absence of a centralized

government, the mobile phone network has become entrenched in Somali society. This can be linked to Somalia's customary laws. For example, a banking system or stock market exchange did not exist for prospective companies to seek out investment for their business ideas. However, one social factor that existed long before the Somali state was a network of family and clan lineage that would pool resources, including financial, to support potential businesses. ICTs have acted as a medium within this process, interacting between various actors within and outside of Somalia. More recently, ICTs have allowed for socialization. State institutions, for example, are transitioning online to reach more people by using social media sites to announce changes within the government.

Figure 6.1 provides a summary of the three studies that contribute to this concluding chapter. The summary relies on context and evidence that emerged as part of those previous studies. The first paper provided an understanding of the perceptions of Somalia. Specifically, the first explored the ***perceptions of nation-state failure*** with the aim to explain Somalia according to Western news media. The list of traits and characteristics of Somalia that emerged could be extrapolated to observe what a failed state could look like. The second study presented ***evidence of institutions*** within Somalia. Various social structures in the country are systematically analyzed followed by an explanation on how people in Somalia are responding to a lack of formalized state structures. The final study discusses how the Somali diaspora and ICTs are ***supporting institutions*** within Somalia.

Figure 6.1: Overview of research results



6.2. Theoretical elaboration

Explanations of Somalia often lack in-depth analysis of social systems apparent within the country. Likewise, the role of Information Communication Technologies in Somali society rarely link ICTs as an embedded element of the social systems. This thesis aimed to illustrate how ICTs act as the primary steering media that has made it possible for Somalia to function despite conditions of failure. Employing social theory, I aimed to show evidence of social systems in the country. Additionally, I provide examples of how ICT's support these social systems. According to Talcott T. Parsons (1991), social systems are modes of organizations that are essentially open systems that interact with their environment through various subsystems. These systems become structures that have distinct boundaries and processes that are maintained over time. Similarly, social theory further reveals relationships the significant units have within social systems. The theory provides the linkages between the individual, society and culture (Kroeber & Parsons, 1958; Markus, 2004;

T. Parsons, 1991). These three components are integral in understanding why societies are generally stable and functional.

The first of the three systems examined is the personality that controls the behaviour of the individual, sometimes referred to as the "Human Condition." Importantly, all individuals are imbued with subjective beliefs and shared meanings (Seidman, 2008). When interacting with other individuals, the agent has three associated components: the social act, the status-role and the social unit. These social elements are what allow actors to interact with the social system. In other words, individuals are free to choose their own actions, but they are constrained by society through internal and external factors.

The second aspect of the subsystems is the social system which is "the patterns of interactions…that has achieved sufficient continuity to have evolved social roles, statuses, social expectations, and norms" (Seidman, 2008, p. 154). The society regulates interactions between the individuals. The social system sets the roles and norms of society; if these are being observed and the tasks are carried out, I then label these as institutions (Garner & Hancock, 2000). It should be noted that institutions are subsystems within the wider social system. For example, this allows a student to address a teacher using a particular language perceived as appropriate for both. Over time, social systems strengthen, while their inconsistencies lessen. However, this does not necessarily mean that they will function. If key institutions collapse, then all institutions tend to weaken.

The third component of the social system is the culture, which assists the system's reproduction over time. The society requires individuals to internalize the imperatives of the social systems such as knowing how to greet an employer in the morning. Second, the cultural system exists through various structures within society, including education or work (Garner & Hancock, 2000). Thus, society achieves cultural consensus with a series of interconnected processes and social coordination that allow for the individuals and institutions to interact. Culture is the "transmitted and created content and patterns of values, ideas, and other symbolic-meaningful systems as factors in the shaping of human behaviour and the artifacts produced through behavior" (Kroeber & Parsons, 1958, p. 583). Accordingly, culture sets out the values of society, which are internalized by individuals.

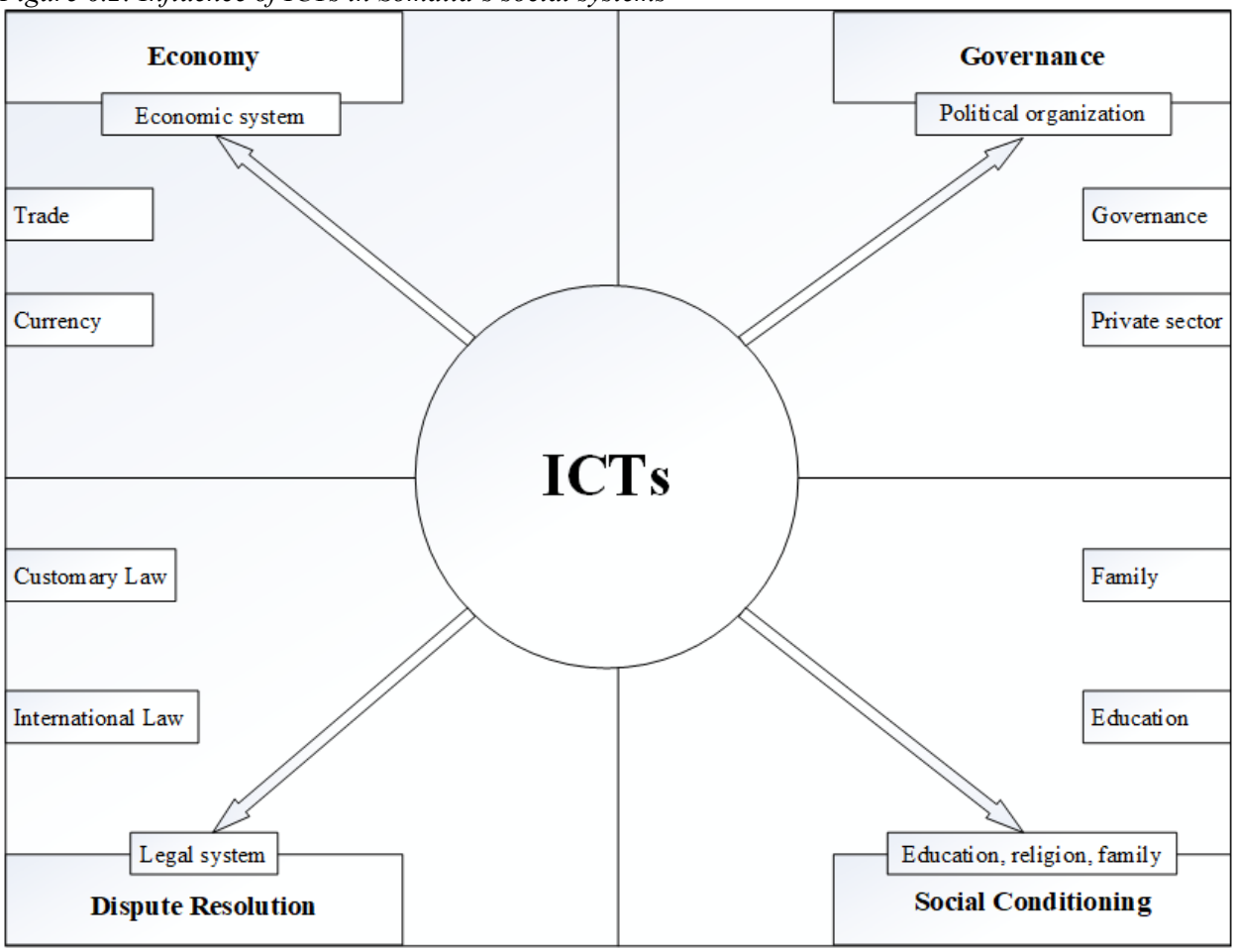
Social theory also expands on the concept of the "Unit Act," a part of social action, which helps define the interaction between people and institutions. The unit act is not necessarily a concrete measure that exists, and it only comes to fruition once it starts interacting with other units. Parsons posited that combining idealism and behaviourism into the 'unit act' allows for a better understanding of society. The act itself is embedded within the social system. To offer a richer analysis of societies, four units with the unit act need to be analyzed. First, the act must have an agent or actor. Second, it must be future-orientated, particularly with an end. Third, the arising situation must have the means to allow the actor to partake, including placing conditions against the actor. Fourth, the response of the social environment.

A legacy of social theory has been elucidating persisting components of social systems and their functioning in relation to their environment. The framework's four sub-systems are economy, governance, dispute resolution, and social conditioning. ***Economy*** refers to the prevailing financial system and the securing of material resources in a society. Specifically, the economy sets out some of the boundaries within society, such as the resource base, the environment and territory. Businesses are an example of an economic firm. ***Governance*** is how society chooses to define and differentiate a social system's goals. Specifically, the polity, through political institutions, mobilizes social resources to achieve these goals. Government institutions and agencies are examples of governance institutions. ***Dispute resolution*** is the subsystem responsible for the rules and regulations that make social functions possible. The legal system is oriented towards the harmonization of social institutions, allowing them to be cohesive. The judiciary and dispute resolution mechanisms act as integrative organizations. ***Social conditioning*** is how individuals are socialized into particular social systems and societies. This is usually achieved through education, religion and family, which entrench and renew the values, moral and social skills to negotiate within social systems. Illustrations of social conditioning include education systems and cultural institution such as universities or museums.

6.3. Claim 1: Evidence of social systems and how ICTs stabilize institutions within Somalia

Utilizing a schema derived from social theorists such as Parsons, Giddens and Habermas, I provide examples of various social systems that have emerged from empirical studies and how ICTs are making them possible despite the lack of a functioning state. Figure 6.2 represents how the framework applies to this thesis in the proceeding section.

Figure 6.2: Influence of ICTs in Somalia's social systems



6.3.1 Economy

Trade: The first aspect used in this schema to analyze the Somali economy is trade. Within the Somali economy, two examples are provided to illustrate existing social systems. First, Somalia is

heavily reliant on international trade (please see chapter 4). The people of Somalia access goods through various land crossings in Kenya, Ethiopia and Djibouti as well as seaports across the country's coast. The trade routes connect it to countries around the world, but especially the United Arab Emirates (UAE), China and India where most of the goods consumed originate. These ports also allow for exports to other countries, especially livestock to Saudi Arabia, Oman and the United Emirates. Somalia's manufacturing industry is relatively small, according to the World Bank (2017c), a factor hindering the expansion of this sector is lack of access to reliable electricity. The cost of electricity is high due to its over-reliance on oil and diesel. However, the intermediary role played by the state (particularly through governance) in trade has undoubtedly negatively affected access to the international trade market. For example, the cost of importing most goods means people allocate more resources to obtaining the most manufactured goods. This, itself, further perpetuates a dependency on an international, neoliberal system in which few Somalis own the means of production. Moreover, the system relies on middle people that extract value at each turn, adding to the cost paid by the end-user.

ICT's have eased Somalia's access to international trade, and in many instances, the cost to access these goods has been reduced. For example, an increase in the availability and number of suppliers globally has provided one avenue to reduce costs. The second study provided examples from within Somalia that demonstrate how people could have quick access to goods from the UAE or China by simply placing orders with Somali traders on mobile applications such as WhatsApp. Depending on the urgency of the goods g ordered, they could arrive in major cities in the country within days. ICTs have reduced the time, processes and in some cases, the upfront costs needed to receive goods. For example, through informal credit systems, goods are paid for upon arrival rather than upon order. ICTs are being incorporated into the economic structures, making it possible for Somalis to access global markets. When it comes to the country's largest income generator, agriculture and animal husbandry, Somalis are increasingly relying on mobile systems to track cost. Additionally, international NGOs are providing support to farmers, in both knowledge and money, through mobile SMS text messages.

Currency: The role of currency in Somalia's economy is critical to understanding the economy subsystem. An important element of any social system is "Steering media," as referred to by

Habermas, which are things such as money and power (Myers & Young, 1997). Understanding who controls steering media is central to locate who has power, resources along with understanding what is valued in any social structure, including countries (Broadbent, Laughlin, & Read, 1991). Within Somalia, various actors play a role in controlling the currency. Internally, the country has created a hybrid system that utilizes both localized and international currencies that allow for daily commerce. Somalis use the Shilling for the purchase of day-to-day goods, backed by a value that pegged to international currencies, particularly the American dollar. The Somali currency in circulation was printed by the different central banks throughout Somalia. The system that is used to back the value of the currency has been primarily based on supply and demand factors (Mubarak, 1997). It is especially influenced by imports and exports instead of gold, as is the case in some countries. While collecting data, it was clear how closely the Somaliland Shilling is tied to the country's exports and how that is used to determine the daily exchange rate. Severe drought and a partial closure of the Saudi Arabian livestock market led to a drastic decline in the number of the animals exported thereby affecting the currency exchange. One consequence of this was the decline in the average price of goats, a staple food in the country, from $65 to $45 USD. What has helped the currency endure despite a lack of a centralized monetary system is due to social systems that built on trust. The Economist (2012) magazine noted the currency "is underpinned by a strong social glue." Interestingly, the value of the country's money has remained relatively consistent even during the years without a central bank.

Over the last few years, how money is used in the country has changed significantly because of ICTs, particularly with the development of mobile money. The country's large telecommunications industry has incorporated mobile money as part of their core service. The simplicity of the innovation has allowed people to interact with money in entirely different ways. First, as a technology, it has made buying goods and services easier for a population that does not have access to a financial system. Mobile money is easier to access, reliable, fast and efficient; it works within seconds. As the second study showed, the economy has come to rely on mobile money as a way to pay people, to receive money from members of the diaspora, and to purchase goods and services. The mobile money system has become so entrenched in the Somali economy that it is now utilized as the primary mechanism to set the value of the currency. Telesom, through its Zaad subsidiary, has created a platform in which people can exchange their US dollars directly

within the mobile system without the need for the central bank's approval (Scharwatt, 2018). This service, also called the Mobile Money Exchange (M-Exchange), allows the Somali currency to be fully embedded into the mobile money system. This is an example of a fundamental system within Somali society remade by ICTs. An economy that has not included most of the population is becoming more dispersed simply through increased accessibility to money through the mobile system.

6.3.2 Governance

Governance: When I first went to Somalia, I assumed that the country would have clearly established and easy to locate governance structures. This assumption led to an initial attempt to explain the Somalia phenomena with systems that do not necessarily fit. During the initial stages of the research process, I searched for government institutions that looked like the ones I have witnessed in other parts of the world with sprawling bureaucracies and binders of laws to enforce. For example, when speaking with the Somaliland Ministry of Trade, they would talk about assisting the government in creating rules and laws in the future. However, these types of institutions often existed in name only, staffed by a handful of individuals. In general, Somalia's political organizations are dissimilar to ones that I was educated about in Canada. In utilizing social theory, a state with established institutions should be able to mobilize people and resources towards a common goal. These structures extend political power over to other major social systems, especially the economy. During my travels, I sought to find a central bank that would set monetary policies and allocate financial resources. However, what I found were shells of what these types of institutions were supposed to be according to Western standards. Additionally, what I encountered was a society in which structures and organizations were not necessarily visible if only examined through Western lenses.

The Somali people have created a system that appears invisible; however, upon closer inspection, political organizations do exist and are operational. A governance system allows individuals to participate in deciding the affairs of the society. This includes a form of representation around kinship that has an informal Emir (leader) system that used to settle disputes. As discussed in the second chapter, the disparate grouping of people who came to occupy a space

now called Somalia had mechanisms for political organizations. These include a system of political structures and institutions that interacts with the economy, the dispute resolution mechanism and through social conditioning. In light of this understanding, the second chapter details how Somalis utilize a dual mechanism to govern interpersonal and inter-clan relationships. The clan structure is, to a great degree, intertwined with the political system of the Somali people. However, this type of governance structure has limitations, and as the economy expands, the social systems implement more rules to manage friction between the economy and governance.

The police in different regions enforce both customary law and secular law. An example of how the government cedes power to the tribal leaders by differing funds raised through tolls placed on roads within the country to the local clan while the government generally raises funds from the major ports of entry. The local clan then organizes itself according to its own structure. This system has a Western-style political structure awkwardly added to it. For example, a central bank will appear to have limited power but does not have full monetary control in the country. Governments do not exercise full authority without the buy-in of the clan leaders. For example, the internationally backed Somali federal government governance structure requires that political leadership be selected through a process of allocations based on clans.

The unique system in Somalia is assisted by technology. The Somali system requires both the visible (government) and invisible (kinship) structures to function. Technology is used to assist both these structures in fundraising. The government utilizes social media to announce government laws and appointments. The government has also come to rely on mobile communication to pay their staff and to issue new rules. ICTs have made it easier for the government to create a sense of national direction. The governments across Somalia are using the online and mobile money donation model to raise money for their projects. The best example of this is the creation of a Ministry of Diaspora in Somaliland to raise funds for national projects such as the road the building of a road from the coast to the Ethiopian border.

Private sector: Although the private sector would typically be relegated to the economic sphere in the case of Somalia, the evidence points to a private sector that occupies the governance segment. The private sector in Somalia has created its own set of institutions that often rival those of the state government. Though the system is not new in the country, when the last government slowly

lost its power and control, Hills (2014); Leeson (2007b) argue, informal networks of business people came together to implement rules to reduce tensions among each other. In the news media, an example often cited as a system created by business people that rivalled other social structures is the Islamic Courts Union, the predecessor to what is now known as Al-Shabab (Mwangi, 2010). Business people founded the ICU to reduce the cost of doing business and ensuring security. However, at the height of the American-led war on terror, the Islamist nature of the ICU led to a view that it was a sympathizer of Al-Qaida. The Ethiopian government encouraged and supported by US government, invaded Somalia to oust the ICU. Subsequently, ICU members went underground, turning it into a long-running, violent insurgency calling itself Al-Shabbab. Political systems in the country have deferred their power to the private sector resulting in a reduction of the government's role, such as electricity production, road construction or even importation of goods. The private sector, as a group of individuals, often required a consensus and resources to accomplish tasks. For instance, in the earlier example of the highway built from the Ethiopian border to the coast, most of the funds raised were from local businesses in addition to the diaspora. As Mubarak (1997), a World Bank economist argues, Somalia in its current form is a free-market haven. However, what has happened in Somalia is just an extension of neoliberal policy prescriptions all over the world. These include privatization of public goods and active encouragement of the informal economy along with certain types of governance models in which the role of the state is reduced (See Jarle Hansen (2012); Tosa (2009).

The private sector has also come to rely heavily on the ICT sector. The largest companies in the country are those that provide telecommunication services, and ICTs are at the heart of the rest of the economy. In the second empirical study, while interviewing a manager from the Somali power company, I noted that the electricity company only uses electronic systems to track usage. Although that might seem an obvious step, other countries in the region still rely on a system that requires physical visits from individuals to check usage. The rate at which companies are using technology is only made possible with the speed of the technology itself. To illustrate ICTs role as a glue of Somali social systems, take the case of the Somali language media. The Somali media is mainly based online and rebroadcast over the air. The internet has made it possible for the public sphere to proliferate. For example, there are more than 12 channels freely available over the air and many more based online. The cost of creating a traditional television station is high; however,

the internet and low-cost satellite systems have made the number of Somali channels increase. Some are based within Somalia, and a significant number are based around the world, especially England. This means media produced for and about the country has made it possible for the local population to shape their own perceptions about each other. Still, participation in the public sphere is not necessarily equal and powerful individuals within Somali society often try to close down the television stations.

6.3.3 Dispute resolution

Customary law: As the economy grows, Turner (1972) observes one change that results from the transition from traditional forms of governance to a legalistic, administrative state is that legal mechanism, institutions and structures expand correspondingly. A legal system becomes essential to reducing tensions, especially between the polity and the economy. Thus, the dispute resolution mechanism leads to an increasingly larger role within the social system. The Somali people have created an evolving legal system influenced by different layers based on precedents and imported laws. These laws are a combination of traditional, Islamic, and European rules to achieve a system that works partly owing to a weak state. Additionally, in the last decade of President Siad Barre's rule, his government implemented a quasi-Marxist system of governance that increased the state's control of the economy. When this type of political and legal system vanished with the state, Somalis reverted to the more familiar traditional system called *Xeer* and Islamic laws. Additionally, in the wake of a weakened government, businesses have utilized three methods to enter contracts: first by relying on international agencies; second through clans/local networks and third through the simplified transactions that avoid third parties. Within Somalia, individuals and private enterprises have come to rely on kinship-based laws to settle disputes. Selected elders from the local community oversee the Xeer system, without relying on formalized institutions that use precedents and Islamic law to come to their decisions. State institutions such as the courts and police can be chosen in the metropolises by a system administered and enforced by the government. Nonetheless, these are considered weak and ineffectual. This written and unwritten combination of rules is part of the justice system in the country. People in the country can choose which system they would like to use to settle disputes, enter into agreements or seek justice. Non-Somali agencies such as the Centre for Humanitarian Dialogue (Le Sage, 2005) have termed this

to be an 'informal justice' because of the multitude of approaches that are not codified. Interestingly, this is not very different from British common law (Powell et al., 2008).

Somalis have incorporated ICTs into the legal process. Laws and regulations passed by the state are often unenforceable or out of date and Somalis have come to rely on the *Xeer* system to settle disputes. An example that illustrates how out of date state laws are is concerning the media. The laws on the books deal only with print media and the process of obtaining a license for a business. However, there are no such laws for setting up a television, radio or online news source. Because of the high cost of setting up a traditional newspaper company, people are creating online news sources. If a Somali website is based abroad, the traditional system is used to guard against libel. Traditional laws are employed to settle disputes that occur using mobile money. Because these systems rely on trust, they have come to rely on traditional systems to ensure that people's money is safe in mobile money accounts. Stremlau and Osman (2015) found that although companies have access to individual mobile money accounts, they still rely on a traditional dispute resolution mechanism to compel individuals to have their disputes settled (Stremlau, 2018). They do not rely on the state institutions in these cases.

International laws: Somalis have come to rely on international rules as a necessary part of governance subsystem. As participants in a globalized economy, Somalis have had to adjust to a system created and enforced by other countries and international agencies. Somalia participates in the global economy as both exporters and importers of various goods. Within the international framework, Somalia's place as a state in the international system is preserved with the assumption that it will be revived. Interestingly, rules that adhered to because of international requirements would not necessarily be applied to local populations. An illustration of this dichotomy is the companies that participate in the transfer of money, or telecommunications have to adhere to non-Somali laws. The money transfer sector has been compelled to adhere to international standards as part of its daily business or risk closure. The sector's importance to Somali people is unparalleled, and thus large companies have to comply with 'know your customer' rules to ensure their businesses are not closed down. The consequences of non-adherence can be fatal for companies such as Barakat, which was shuttered by the US government. Another example of adhering to international systems is the Canadian Hawalas that had to change their business practices to ensure compliance with anti-money laundering systems. A second industry that has

come to utilize international standards without the mediating role of the government is the telecommunication sector. Mobile phones from different service providers are operable within the country; however, the subscribers of all service providers are able to call abroad as long as they have enough credit. The phone companies also use the international standard system to ensure that their equipment work and their networks support phones from around the world.

Technology plays a role in ensuring compliance with international accords. ICTs have made it easier to track customers of money transfer agencies. As noted earlier, the Hawala network is compelled to keep extensive records that are managed only by ICTs. For instance, law enforcement agencies abroad require access to the names of people sending money, and their information has to be easily retrievable. The second study showed that MTOs in Canada adhere to the Canadian anti-money laundering rules, and utilize data storage systems that are electronic and easily verifiable. In Somalia, MTO customers are identified through photo, phone number and family name, all of which are stored for easy retrieval.

6.3.4 Social conditioning

Family: When key state institutions collapsed with the government in the 1990s, the family unit rose in prominence as its duties within Somali society increased. People in Somalia had seen state institutions breakdown much earlier than the day the president fled the country in 1989. In the early 1980s, prior to the intensification of internal conflict, Somalia saw a notable increase in the number of people leaving the country to work in the booming Gulf countries. The sheer number of people fleeing the country in the 1980s, as the third empirical study of this thesis illustrated, foretold the disintegration of the social system. The expansion of the internal conflict, which led to the displacement of people, especially in the northern part of the country was one reason for the disintegration. Although the Somali state did not collapse overnight, as explored earlier in this thesis (please see chapter 2), Somalis had come to rely more on their families than the state to deliver social provisions. People in rural areas weathered the government's collapse better because the state had ceased to deliver services to rural areas, especially when compared to people in urban areas. Somalis created a system in which families support each other. Those who left the country utilized systems to ensure they continued to support their family members who remained in the

country. A large segment of the population in Somalia relies heavily on remittances to pay for children's education and social services and to provide investment funds for small businesses.

Within the family social system, ICTs are central to preserving an institution that has taken over the place of state institutions. Family members in Somalia have grown more connected to their family members in and outside the country and the third study demonstrates how increased communication frequency between families could lead to more financial support for the family members in Somalia. It is through technologies like mobile phones and the internet that communication between family members has become much easier than in the past. Additionally, due to the number of people in the country, surpassing the 50% of the population owning a phone, the time required for the financial support to arrive is much faster. Access to reliable internet means people in the country have access to mobile applications such as WhatsApp and Facebook to keep in touch with their family members around the world. Even for people in Canada, mobile phones are the primary way they communicate with their family members in Somalia.

Education: The education system is an integral part of any social system; it is through education that individuals are socialized into a particular culture. In Somalia, the education system is largely privatized. The education system witnessed a decline in funding before the civil war, and after the war, some school facilities were turned into emergency accommodations for internally displaced persons. Despite these struggles, the education system has shown signs of resilience, with communities taking direct responsibility for educating their children. Communities came together to offer education services to children in their areas who were supported by family members in the diaspora.

One of the main areas of concentration in this study was to find out how Somali society is preparing the new generation entering the ICT sector, illustrating the value Somalis are placing in the sector. What I found was that ICT education is robust and related programs are the most in-demand specializations. Because of the hyper-capitalist nature of the education system in the country, universities offer courses responding to that demand. A growing part of the economy, the ICTs sector has enticed the private tertiary institutions to create programs that respond to both student and employer needs. Few programs are geared towards liberal arts. In order to establish the legitimacy of the instructors and the institutions, these schools have come to rely on the

international credentials of their teachers. These teachers and their external accreditations are highly valued. These forms of legitimacy are needed because the system within the country is seen as inadequate. This is an example of how people in the country are responding to the non-existence of a key institution. Companies in Somalia have also taken on the role of training people directly because their systems of innovations are moving faster than the formalized education system can respond.

6.4. Claim 2: The diaspora as stabilizing actors

A second contribution resulting from this study is the corroboration of the diaspora's integral role in supporting the daily lives of people in Somalia. In the third and fourth chapters of this thesis, findings showed that the diaspora is a source of essential financial support, goods and services, and knowledge that imported into the country. This was particularly the case in the education sector. As the country descended into chaos, the education sector virtually collapsed. However, as social theorists have observed, the social systems tried to create a balance out of instability. The education system in Somalia is a key institution that was destabilized throughout this period. Beyond humanitarian contributions, the Somali diaspora are early investors in the businesses that further the economic activities of people left within Somalia. Furthermore, people in the diaspora serve as important conduits to access innovations and technologies, thus reinforcing the education system.

Furthermore, the case study of Somalis living in Canada illustrates how they use the remittance network to assist their family members. The members of the diaspora based in the Greater Toronto Area (GTA) send money to provide access to social supports including providing money for children's school fees and supporting elderly family members in their daily expenses. It is through their efforts, especially since the withdrawal of the international community after the failed United Nations peacekeeping mission in the 1990s, that the humanitarian disaster was lessened. The diaspora has provided much-needed support to the people in the country. As an agrarian and rural society, the country's income is heavily reliant on the climate. Studies (Gundel, 2002; Lindley, 2010a; Orozco & Yansura, 2013; Oxfam, 2015) have shown that whenever the country faces drought conditions, the diaspora increases its financial support to the country. These support systems have also been in place when the international community reduced their support

for charity programs in the country such as after the 2008 global financial crisis. Most NGOs in the country usually send emergency aid rather than long-term development programs, and thus a greater burden rests on the diaspora and people within Somalia to invest in development programs.

The GTA study participants confirmed that they send money to Somalia primarily for altruistic reasons. Reasons for sending money include family expenses, assistance with buying food and educating children. The primacy of charitable support on the part of GTA participants in the study confirms the part of the theory that states that people are driven by altruistic reasons. However, another part of the theory, the one discussing people who send more money based on their incomes rising could not be replicated and further analysis did not find this to be the case for Somali remitters.

In Canada, people use ICTs to send money, communicate and ensure that money is received in the country. Technology is also changing the delivery of news. The second study of this thesis found that media companies have proliferated online and have innovated using free services such as Facebook to deliver the news. The government has embraced social media to the extent that it uses those platforms to deliver news about cabinet changes in the government. The web is also used to plan the dangerous journeys to Europe and North America in search of a better life. Misleading information is often propagated by people who think that the journey is easy and not fraught with danger. However, people are using technology to provide information about the dangers of embarking on such a journey, an example being BBC Media Action that presents stories online and through radio to dissuade people from the arduous journey. Technology is changing how people access financial services, with people able to conduct mobile banking, something previously not accessible. Mobile phones have changed not only how people participate in the market place but also how they access goods and information.

The remittance sector is vital to people in Somalia because it plays an important role in the delivery of social provisions. In times of conflict, drought or economic downturns, the amount received by those in need increases. Somali specific technology and innovations have improved the reliability of the Hawala system over the last three decades. More specifically, this study focuses on the communication and social networks utilized by Somalis currently living abroad in order to facilitate money transfers and foster social relationships. This study examined the Hawala remittance system and its evolution.

I also provided evidence of how ICTs are facilitating institutions, supporting social services and being used throughout Somali society. It is through technology that the country that has little or no manufacturing base can access manufactured goods from around the world. People use ICTs to order goods from the Middle East or China using mobile applications, which then arrive in the country within a relatively short period. Technologies such as mobile money are the backbone of the economy; they have reduced the risk associated with physical currencies. NGOs use mobile money to transfer money to aid recipients. Technology is facilitating communication with family members located around the world. The networked society has reached some of the most rural parts of the country.

Figure 6.3 is an explanatory model to illustrate the role played by the diaspora in establishing a stabilizing influence on institutions within Somalia. It is through the Hawala system that the Somali the diaspora have consistently helped people and institutions in Somalia. The model highlights the main factors and the role played by the diaspora both inside and outside of Somalia. As study three showed, communication and contact is key to understanding how the Somali diaspora assists people in Somalia. The study has confirmed that social ties, especially through communication, are an important factor in the delivery of Education in Somalia and helping people with social services. Additionally, the second study found evidence of social structures as elucidated by Anthony Giddens's Structuration Theory.

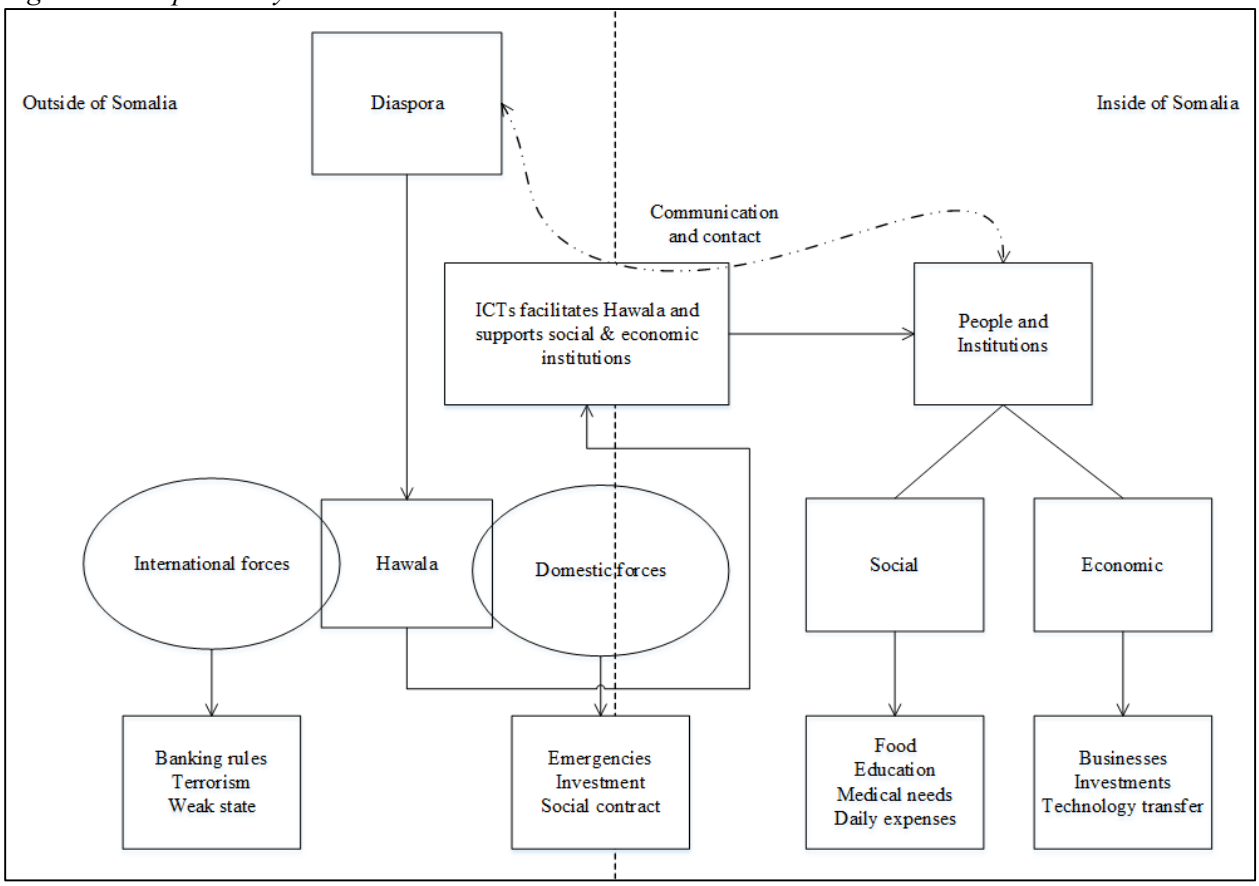
Outside of Somalia, the diaspora faces many factors as they interact with Hawala structures. Two dynamic forces affect the Hawala network. International rules delineate how MTO companies operate in Somalia. These rules and regulations stipulate how money is sent internationally, how customers are tracked and even how records are kept. Some of these rules are ostensibly presented as measures to prevent or restrict funding for international terrorism and specifically Islamic-inspired terrorism. Another international factor influencing the Hawala network's operation is that Somalia is considered as a "Weak State." This label has affected how international organizations and companies interact with Somalia and how people from other countries and institutions deal with people working in Somalia. These Hawala networks interact with domestic forces, as shown in the Canadian context, including dealing with banking rules that have their own inbuilt biases. For example, in Canada, the closure of Somali Hawala accounts by

Canadian banks could may have stemmed from negative perceptions of Somalia and Somalis (De Koker, Singh, & Capal, 2017).

The Somali diaspora are affected by domestic forces within Somalia, influencing decisions around sending money to people and institutions in Somalia. Reasons include responses to emergencies, investments and even as part of a social contract. Evidence from this study pointed to social contracts between family members as the primary motivator. For example, social contracts help to create support for elderly parents in the absence of widespread, mandated social safety net to which everyone contributes. As found, in the third study, people also send money because of a social contract to assist their elderly members as form of old age security or pension as expected in Somali custom. ICTs are integral to this whole process. ICTs facilitate communication and contact between people still in Somalia and those in the diaspora. For example, the amount sent tends to increase when emergencies affect the people in Somalia. Another factor is those in the diaspora may send money based on investment opportunities of interest.

Inside Somalia, diaspora support people and institutions. Throughout this process, ICTs facilitate Hauula, which supports social and economic institutions in Somalia. The diaspora helps with providing funds for food, education, medical needs and daily expenses. For example, Somalia's human development indicators show that poverty afflicts the country, with 61% percent of the urban population poor, and 80% of the rural population is living under the poverty line. They also assist with economic activity in the country. On the economic side, people send money through the MTOs because they want to open their own businesses or invest in other people's businesses. They also enable technology transfer by directly participating in the education system, including by serving as educators. The country seems to have found a way to conduct business, and the diaspora plays a vital role in this economic activity. They open businesses and maintain investment in other economic initiatives throughout the country.

Figure 6.3: Explanatory model



6.5. Claim 3: The news media frames Somalia negatively

This thesis has extended our understanding of Somalia by illustrating how public discourse has influenced the lives and livelihoods of Somali people. The third chapter presented the dominant stereotypes and images made about the country. Through an analysis of the articles that mention Somalia and the term "failed state", numerous examples of negative headlines and articles were uncovered. This resulted in a set of undesirable characteristics that seemed applied to the country and its people interchangeably. These were corruption, dictatorship, the tribal/clan structure and un-governability of the country. Somalia and, by extension its people, are presented as flawed and then linked to corruption contributing to its current malaise. The data showed that in media articles, corruption co-occurs with terms such as refugees, dictators and local terrorism. Moreover, various news sources linked corruption to the "clan" structure in the country. Eventually, an underlying

thread that appeared in Western news sources has been that the country and its people are ungovernable. Thus, a reason for its failed status is that Somali culture contradicts the norms of democracy. Furthermore, news media portray violence, warlords, refugees, piracy and terrorism as all characteristics of Somali culture. These negative characteristics define Somalia and, by extension, define a failed state. The idea of what constitutes a modern state has evolved over time, and its characteristics further defined. However, the same cannot be said for a failed state. The modern state should have three components, a defined territory and its legitimacy should be unquestioned by its citizens and it should be recognized by other states. However, this study showed that stories about Somalia often repeated previous tropes about Africans in general, including ideas that they are tribal or ungovernable. However, these tropes have had real consequences for Somalia and its people.

As demonstrated by the second study, Canadian banks have reduced or shut down their direct commerce with Somali-owned Money Transfer Organizations (MTOs) that primarily send money to Somalia. Although the Somali-owned MTOs have ensured they comply with Canadian and International rules and regulations concerning money transfers. Canadian banks have claimed that the Somali MTOs represent an unspecified danger to the Canadian banks' business. Despite these restrictions, Somali MTOs have proven to be adept at ensuring that the essential money continues to be sent.

The Hawala system has come under heavy scrutiny because it is perceived as a source of finance for illicit behaviour and terrorism. Western governments have placed heavy restrictions on banks that facilitate the Hawala brokers, thus effectively driving them further underground. Adapting to new policies, regulations and consumer demands as they have emerged, the Hawala has survived. In a country without a centralized postal system, formalized banking system or personal identification system, the Hawala system has several advantages that overcome these barriers. An advantage of the Hawala system is cost. In the second quarter of 2018, the average cost, for both currency and service fees, to send the money to Somalia from all countries tracked by the World Bank is 7.81%. Another advantage is convenience. At the time of this study, there are 13 MTOs operating within the GTA. The headquarters for these companies are based around the world; however, none of the MTOs are headquartered in Canada.

Another contribution of this study concludes that within Somalia, institutions and structures that allow for stabilization of a "failed" state exist. Consequently, this thesis expands on Anthony Giddens' Structuration Theory. The Somali state has been an outcast from the international arena for most of the last three decades in part because of this perceived lack of institutions. After the state collapsed, this thesis posits that hidden structures that have always existed have re-emerged to take hold in Somalia. In Somalia, people have used customary and religious laws that predate the state systems. The trust system used certain norms as enforcement mechanisms when needed. Supporting evidence of this argument includes how entrepreneurs seek investments. Investors relied heavily on trust networks to buy goods or services on credit. This thesis demonstrates how these systems are to settle disputes, to add trust mechanisms for investors and allow for money transfer agencies. Moreover, an exploration of institutions and sectors across the country from the banking sector to educational institutions, show a system that combines local organizations with international structures that result in hybrid institutions tailored for the people living in the country. For example, universities in Somaliland partnered with Ethiopian universities to ensure that their graduates have a recognized diploma. Additionally, the tertiary education system has come to rely on teachers who have received their degrees from other countries offering legitimacy to the education system. Social structures have come to rely on the private sector to deliver social provisions. Corporate social responsibility is evident in the largest telecommunication networks (see chapter 4).

6.6. Claim 4: The Somali state is a recent phenomenon and Western invention

This study is inspired by scholars such as Diop (1987b), Fanon (1963, 2008) and Simon-Aaron (2008) who challenged researchers to go beyond the Western-centric definitions and tropes about Africa and Africans more broadly and to critically examine the coding and implied meanings behind the concepts. Politicians, scholars, and hegemonic media paint countries that do not have Western-style state institutions as backwards or moving backwards. Scholars such as Hagmann and Hoehne (2009) and (Dingli, 2013) have argued that studies of failed states such as Somalia and Yemen need to be studied using localized knowledge. The inadequacy of a universal and all-encompassing definition of 'state' seems to be one reason why the term 'failed state' has taken off. This universalization of the concept of state often discounts countries that do not fit easily into

the broader term. In this study, it is clear that Somalia is a functioning state that does not match this definition. Leeson (2007a, 2007b) presents an argument that Somalis are 'better off stateless' because the Somali state squandered resources by misallocating them from things like health, education or other public goods into others like the military. Even this type of argument still implies the state as ultimately the best organizational approach for a society discounting other countries that do not fit into the category of state.

Somalia is a hybrid state. It should be noted that a hybrid state is not a new concept but the modern, administrative state is relatively new. The institutional logics at play in Somalia are completely different from those present in other parts of the world. However, that is not to say elements within it are not similar to other parts of the world, particularly the Western world. The current international system relies heavily on the notion that the state should be central to the distribution of aid and development. The Somali people have come to rely on a variety of other factors to assist in the creation of a "fluid" state. The state apparatus has not fully emerged out of the collapse of the 1990s; however, visible and invisible social structures have emerged to stabilize the country. The characteristics of a failed state have allowed the people to create their own mechanisms for organizing their society. The term failed state masks the institutions viewed as weak while functioning as intended internally. Increasingly, what I found in Somalia was that outside aid organizations are turning to a new model in which they deal directly with the clan system and individuals to create shared public services and institutions. All of these are examples of existing social institutions that are not conventional by Western standards; nonetheless, they are fully functioning.

Somali social institutions have emerged from a period of instability, especially in the immediate aftermath of the Siad Barre regime's collapse. From the second study, examples emerged of institutions dominated by the notion that the private state has replaced the political state. This is mainly because the private sector has come to be the driver of the economy and social policies. Overall, many people pointed to the education system as improving the economic and social standing of the country. In the case of Somaliland, individuals and businesses depended on the *Xeer* system to ensure adherence to contracts. The expectation that people must help each other is an example of the delivery of social services (see chapter 5). The role of government is minimal when it comes to institutions that enable a 'friendly' business climate in the country. From across

the various interviews, interviewees noted that the economy was functioning and that people with business acumen could succeed in the Somaliland economy.

However, it is worth noting the issues that have hampered economic and social development due to the nature of hybrid structures. Concerning the country's economy, some have pointed to the existence of barriers that have negatively affected the overall health of the economy. One barrier is the unwillingness of some multinational companies to send goods directly to Somalia or Somaliland, in particular. The country's population would have suffered immensely if international trade were hindered. An example of this is that Somalia receives one of the largest transfers of remittances on a per capita basis in the world. This thesis sought to create an understanding of how the country works by collating data from various sources within Somalia. By bringing to the fore the institutions and social structure of Somalia currently in place, a better understanding of the country and its people can be provided. While the international system relies heavily on various states and institutions to collect and disseminate information about specific countries, Somalia does not have mechanisms in place to collect and share the data. Through a manual process of collecting data from various sources, I have provided a fuller picture of Somalia, its economy and its people.

What we know of the Somali people seems to be limited, partly because of the erasure of Somali history. The phenomenon of denying history prior to European colonization is evident in the discourse about Somalia. The discourse about failure is in reference to the dominant narrative that a particular state needs to be similar in terms of its institutions, organization and functionality to Western countries. This distortion has been discussed at length by historian and philosopher Cheikh Anta Diop (1987a) who has traced how European colonization has not only erased the physical spaces inhabited by thriving civilizations and peoples, but also minimized, criminalized and, in some instances, eliminated African social systems. An example provided shows how trading routes along east Africa were rerouted from Asia to Europe.

A turning point in our understanding of the geographic space called Somalia was the colonial period. Empirical studies have examined how various European colonial systems impacted the lives of people in the Horn of Africa region. The British and the Italians laid claims to different parts of the region and over decades, they went about changing how resources and power were distributed. The British instituted policies which classified and instituted the clan

structure in the territory it controlled such as some Somalis and their clans being labelled as Aryan while others were categorized as African. The Italians, on the other hand, turned southern Somalia into a settler colony with some of the most arable land seized and transferred to Italian settlers. Additionally, in both the British and Italian parts of the country, the colonial system created institutionalized structures that paid leaders of clans, granted them political and judicial powers, and utilized collective punishment to create a leadership class that served the interests of the Europeans. After the Second World War, many colonies around the world insisted on independence. However, both Italy and Britain continued to claim that the Somali people were not ready for their independence and colonization was in the best interest of all involved. This context also revealed how the discourse around the Somali people was negatively framed.

Somalia has a shared history, religion and culture. However, Diop (1962, 1987a, 1987b) illustrated that throughout Africa, European colonization had an undeniable impact on the nation, instilling differentiation and division that is still evident today. As a result, the two parts of the country are still recovering from the divide and conquer strategy employed by both the British and Italians. One need only witnesses the impact of the encounter with colonialism by examining the approaches that the British and the Italian used to govern the two parts of the country. The problems = faced by the new country could be traced back to the mismanagement of the territory by both the British and Italians. For example, the British instituted a system of enclosures of animals in order to track and control Somali movements, and the Italians confiscated prime agricultural lands resulting in the displacement of many inhabitants from their primary source of livelihoods. Additionally, structural changes during the colonial era had the effect of magnifying the role of political 'leaders' either through official policy in the case of the British or through economic structures to reward certain clans in the Italian system. As the second chapter illustrates, Somalis fought independence and sought a nation-state of their own; however, they were working within the mechanism developed by Western colonizers. This is best summarized by Diop (1962): "It is easily seen that it is on contact within the Southern world that the Northerners broadened their conception of the state, elevating themselves to the idea of a territorial state and of an empire" (p. 195). This led my research to examine the post-independence period and the direct link between colonialism and the collapse of Somalia as an administrative state.

6.7. Theoretical contribution

This research contributes to theory and practice in Information Systems and international development. More specifically, my work contributes to extending to social theory by particularizing it to Somalia. The framework assisted in explaining how Somalia can function in conditions of failure. This study then points to direct illustrations of how Somali social institutions are coping and in some cases, thriving with the help of ICTs.

This study facilitates a deeper understanding of the role played by the diaspora in supporting the daily lives of the people in Somalia. One way this is achieved was by uncovering the methods used by the diaspora to send money to Somalia and supporting the social systems of the country. The reliability and speed of the Hawala system is made possible by an indigenous Somali ICT sector.

I expose discourse regarding Somalia, which does not match the more complex reality within the country. Undoubtedly, news media plays a key role in shaping our understanding and perceptions of the Somali people. Specifically, Western media sources have created perceptions that the country and its people are dangerous or potentially damaging to the international community. This distorted manner of public discourse is present in popular entertainment in such movies as Black Hawk Down or Captain Phillips.

Lastly, this study contributes to our knowledge of the characteristics and traits of a failed state. By pointing to the evidence from Western news media, I expand the definition of a failed state. However, I also aim to show how the failed state concept is contradictory and not necessarily applicable to Somalia.

Another theoretical contribution of my research was to define the characteristics of a failed state. Within the literature, an entrenched understanding of Somalia is that of a failed state, without the context that encompass such a loaded term. An attempt to codify the term resulted in compiling a list of concepts related to the term. First, the traits that often associated with Somalia were highlighted. These included ideas such as dictatorship, corruption, tribalism, governability and a lack of democracy as the most common traits when news reports highlighted stories about Somalia. These traits often seem to extend to Somali identity when referring to Somali people in these news sources. These terms were part of the othering of Somalia. Unfortunately, negative attributes and

connotations are not a recent phenomenon when it comes to Africans. African countries and peoples have been labelled with similar language without an acknowledgement of the destructive historical effects of colonialism. Particularly, a subject often left out of the description of the country is that modern-day Somalia, in its current geographical borders, is a creation of European powers. The country simply did not exist before European colonization. Moreover, the country's borders do not align with the traditional lands used by a nomadic people. The region occupied by Somalis did not previously adhere to a conventional definition of statehood although traditional forms of government ruled the land effectively. It should be noted that Somalis are nationalistic and consider themselves a nation. Although they are quick to express patriotism people who participated in this study acknowledged that there was never one leader of all Somali people. An example of the limitations in applying the concept of state identity to Somalia is that there is no one place that agreed upon as the capital for the Somali people. Mogadishu was just another trading centre that became home to the Somali capital after European colonization.

A practical contribution that resulted from this study was to better define the characteristics of a failed state. Defining other countries experiencing war or civil strife conditions by simply labelling them as 'Somalia' is intellectually indolent. Reviews of characteristics that delineate statehood include the following: recognition by other states, a defined territory recognized by both its inhabitants and other nations, and an administrative state with rulemaking authority. Somalia does not meet this definition. In this study, the concept of a failed state concept is interrogated and main aspects based on the example of Somalia are brought forward to bring nuance to the term. There have to be aspects of violence, presence of warlords, the involuntary mass movement of people, some form of threat to its neighbours and the international community for example, piracy or terrorism. In Somalia, the state, viewed as a government, is weak. There are a weak federal government and even weaker regional governments. However, people in the Somali regions are working together in spite of this.

6.8. Limitations of this research

Throughout the various studies of this dissertation, limitations were naturally encountered in understanding the discourse about Somalia. Because of time and scope, the data was limited to media that specifically mentioned or referred to Somalia as a failed state. I believe a richer understanding would have resulted had I included sources that mention Somalia more broadly. The first study of this thesis could have offered a better understanding had it gone beyond the Western news articles and included academic research about Somalia. This would have added insight into how the media shapes perceptions of non-Somali scholars about the country and its people.

The second study also encountered some limitations; ideally, this research should have sampled people from across Somalia because I was physically on the ground. For personal safety reasons I chose to stay and focus on the relatively safe Northern part of the country. The Northern part of the country is different from other parts, particularly South Central Somalia. The southern part of the country, especially the capital region, is experiencing instability. It also has a larger population, and the companies in the region tend to be larger. The perspective of companies like Hormuud Telecom, the largest mobile company in Somalia, would have contributed more to our understanding of the nature of ICTs in the region. Furthermore, another region not included in this study was Puntland, where telecom company Golis is based. The different regions all offer a unique insight into how Somalia works under the conditions of failure.

Furthermore, another limitation of this research was that it did not survey more people in the Somali diaspora in the GTA due mainly to time constraints. A larger number of participants would have helped the study achieve conclusive statements about some of the results. The small number of respondents also resulted in some of the variables being too small to draw any conclusions. The study should have also considered changing the variables from ranges so that participants could self-declare and add continuous numbers for specific categories, such as with income. The results were complicated by the lack of precise numbers. The study would also have benefited from concrete data on the numbers of Somali people who live in the GTA; however, Statistics Canada's publically available database was of limited value due to the aggregate nature of their data. The study would have also benefitted from interviews with Canadian banks to

elucidate why they do not accept the business of Somali MTOs. The Canadian banks contacted for this study did not respond to inquiries about why they chose to close Somali MTO bank accounts.

Ultimately, this research was hampered by a lack of empirical data about the country as a whole. The country lacks a centralized agency for data, and because the country has been in conflict for over 20 years, data was simply non-existent. Initially, I intended to explore the data to find out the role of ICTs in the country. However, this task was almost impossible because even basic statistics about the number of mobile phone users were lacking. Each company interviewed for this study was secretive regarding the number of subscribers; considering it proprietary information that would aid their competitors if made public. Other data estimates from international agencies were often anecdotally wrong. An example of this is the estimate that about 50% of the country has a mobile phone. From observation, that number appears much higher. Data collection is improving, with a concerted investment from the World Bank and other United Nations agencies prioritizing data collection.

6.9. Areas of future research

This work illustrates some areas that could potentially benefit from further research. This study did not focus on the growing number of young Somalis that have grown up around the world. As these youths, grow-up, will the connections to Somalia endure? The number of Somali youth in the diaspora is growing and scattered around the world. The future of the remittance industry, for example, is an area of research that is lacking. Additionally, it would be interesting to find out their perceptions of their own national origin. Importantly, these young Somalis are forming their own hybrid identities in the digital age. As a new generation comes of age, an area that may be impacted is the remittance sector. People in Somalia rely heavily on the remittance system and the connections offered by the people in the diaspora. This study showed that Somalis who have direct communication with relatives in Somalia were more likely to donate more frequently and at higher amounts. As the next generation of Somalis loses the strong bonds with family in Somalia, the impact on the remittance sector need to be further assessed. The possibility of the creation of a strong online identity as posited by Miriyam Aouragh (2011) when examining the Palestinian diaspora would be an important way to understand their role from afar. This could also offer possibilities about the future of the remittance system and consequently, the future of Somalia.

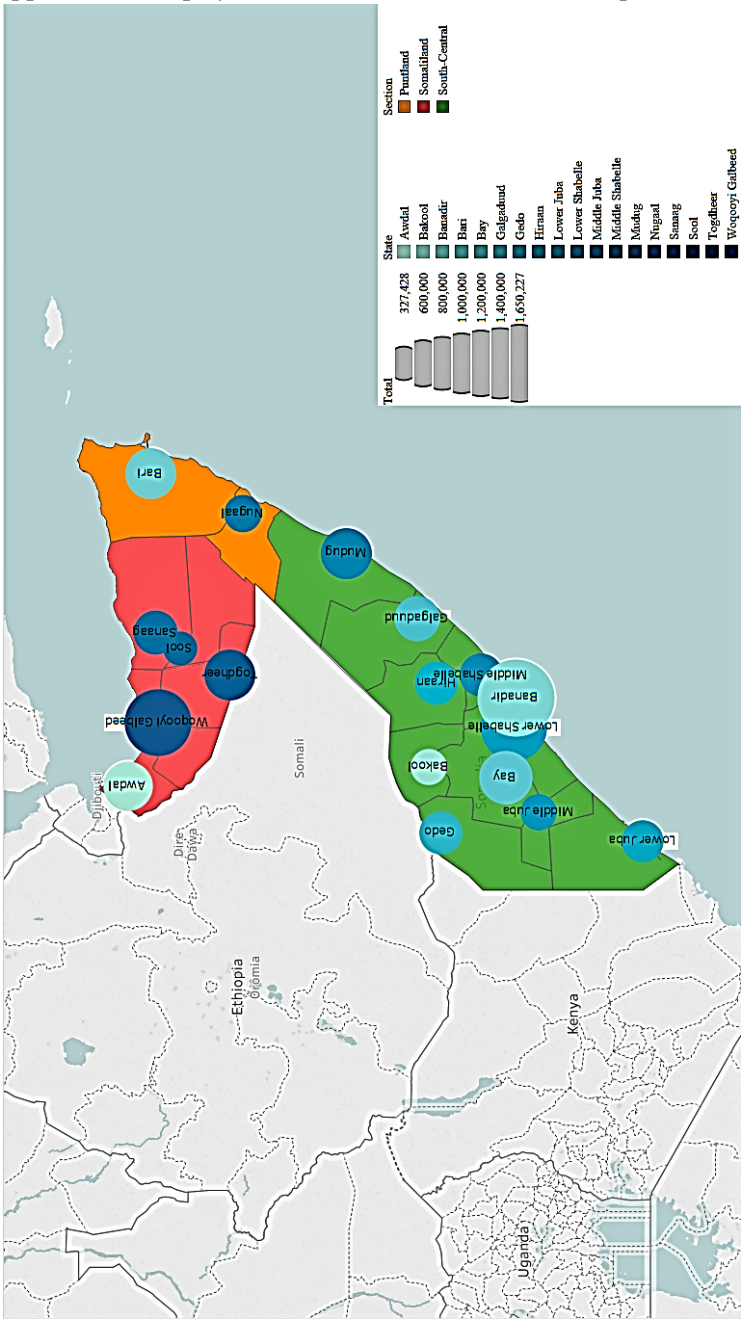
Moreover, the study examined some of the institutional structures that are present within the country; however, due to limitations on scope, the rudimentary governmental structures being formed were excluded. Some form of a state is emerging in Somalia with the active support of the United Nations and African Union, which is changing perceptions of the concept of "state" within the country. The entire horn region has been in some form of conflict over the last few decades and as these countries re-align their borders, they will impact Somalia, a phenomenon that deserves further examination. The different regions of the country have been isolated in part because other countries seemed to view the united country as a competitor. The Ethiopian government has supported and intervened to support a federal government in Mogadishu; however, they have also provided support to Somaliland's attempt to break away from the central government. At the same time, Eritrea has aided groups that were against Ethiopia. In rapid succession, countries in the horn seemed to have ended their conflict and signed peace accords with each other. With all these changes taking place in the region, the chances of various groups in Somalia receiving similar levels of support might diminish. The Somaliland government is increasingly viewed as endangered because its chief allies in the region are now working with the federal government. While conducting research in Somaliland, the changes now taking place were hard to fathom, and most people assumed their path to independence would continue on the current trajectory. The people interviewed were hoping for international recognition of their breakaway state; however, that has changed very quickly. It would of interest to future researchers to find out how this would impact state formation.

Finally, another area for further research is the fact that technology itself is creating and extending forms of hegemony. An example of this includes how Western forms of capitalism are creating a dependence for consumer goods and culture. I believe technology is fostering other issues of concern, such as a consumer culture that emphasizes a particular Western-centric lifestyle as a standard. Moreover, the online infrastructure utilized in Somalia relies heavily on the free services of platforms such as Facebook and Google. Other concerns have arisen, including the rise of propaganda and hate-speech propagated online because of the unfettered nature of the internet. This can sometimes exacerbate the delicate peace in the country. The internet and ICTs, in general, seem to be a space where ideology from across distant places propagates. Such is also true in the case of Somalia, with Al-Shabab linking with groups driven by transnational Islamic ideology

leading to more isolation and more U.S. military strikes. The role of the ICTs on youth culture merits further exploration.

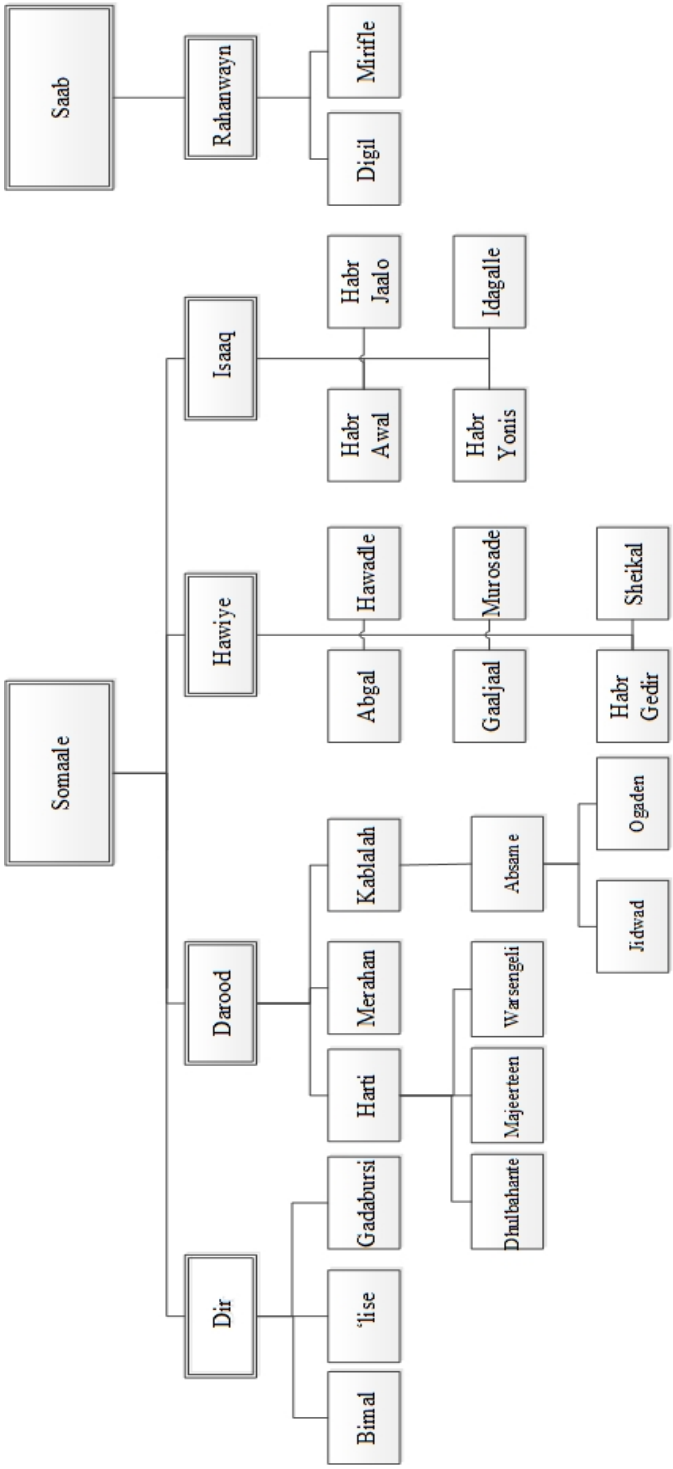
Appendices

Appendix 1: Map of Somalia, Sections, States and Population



Source: United National Development Programme (UNDP), 2014; United Nations Population Fund (UNPF), 2014

Appendix 2: Somali clans and major sub-clans



Adapted from (Bruton, 2012; Cassanelli, 2010; M. Harper, 2012; H. S. Lewis, 1966; I. M. Lewis, 1957, 1959, 1962, 1999, 2004)

Appendix 3: Sentiment entities analysis - type, relevance, sentiment score and count in news headlines

Entity	Sentiment/ type	Relevance	Sentiment	sentiment/ mixed	Type	Count
Somalia	negative	0.893011	-0.396289	1	Country	227
Somali government	negative	0.445175	-0.169169	1	Organization	15
Yemen	negative	0.395306	-0.505519	1	Country	48
US	negative	0.394605	-0.416282	1	Country	59
Kenya	negative	0.357104	-0.326877	1	Country	36
United Nations	negative	0.348963	-0.48808		Organization	44
President	negative	0.298737	-0.23048	1	JobTitle	18
Somali Government	negative	0.289783	-0.316997		Organization	3
AU	negative	0.286102	-0.403712	1	Organization	14
Somali Diaspora	neutral	0.283922			Organization	3
Africa	negative	0.277755	-0.504127		Continent	15
South Sudan	negative	0.275331	-0.370505		Country	7
Al-Qaeda	negative	0.26837	-0.546986		Organization	13
Mogadishu	negative	0.266615	-0.322286	1	City	13
Afghanistan	negative	0.265778	-0.290839	1	Country	8
Africa	negative	0.265464	-0.480418		Country	7
Iraq	negative	0.262523	-0.401745	1	Country	10
Somali Coast	negative	0.259262	-0.301846		GeographicFeature	3
Ambassador To Somalia	neutral	0.256758			JobTitle	1
Somalia London Conference	neutral	0.255948			Organization	1
Syria	negative	0.24425	-0.378465	1	Country	14
Somalia From International Community	neutral	0.239281			Organization	1
Analyst	negative	0.237105	-0.408722		JobTitle	12
Somaliland	negative	0.235942	-0.0194915	1	Organization	9
Funding Of Somali Warlords	negative	0.232013	-0.362341		Organization	1
Somali Government On Operations	negative	0.227382	-0.248006		Organization	1
Somali Food Aid	neutral	0.226126			Organization	1
Somali Islamists	negative	0.214193	-0.311365		Organization	1
Somali presidential palace	negative	0.214043	-0.54144		Facility	1
Mali	positive	0.210944	0.0437313	1	Country	5
Somali Fighters	negative	0.206117	-0.527269		Organization	1
Somali Group	negative	0.204536	-0.473602		Organization	1
Sudan	negative	0.201066	-0.651479		Country	4
Libya	negative	0.198682	-0.346754	1	Country	8
Zimbabwe	negative	0.198375	-0.3111		Country	8
Writer	negative	0.198093	-0.38079	1	JobTitle	26
president	negative	0.196362	-0.277468	1	JobTitle	11
New Somali	negative	0.196323	-0.498693		Organization	1

Somali Authority Embolden Al-Shabab	positive	0.196114	0.224171		Organization	1
Europe	negative	0.19437	-0.430442		Continent	4
Ethiopia	negative	0.192477	-0.396991		Country	7
Darfur	negative	0.191749	-0.505378		Country	4
EU	negative	0.190179	-0.323227		Organization	5
UK	negative	0.189832	-0.108969	1	Country	7
China	negative	0.189772	-0.478286		Country	5
east African	negative	0.18793	-0.0846471	1	FieldTerminology	5
Official	negative	0.187583	-0.372687		JobTitle	7
Somali Pirates	negative	0.186697	-0.23954		Organization	1
Commander	negative	0.182539	-0.411011		JobTitle	4
Britain	neutral	0.182002			Country	5

Appendix 4: Sentiment keyword analysis - relevance, sentiment type, and score in news headlines

Keyword	Relevance	Sentiment type	Sentiment Score	Sentiment Mixed
somalia	0.913336	negative	-0.0964446	1
somali government	0.793061	negative	-0.101292	1
somali pirates	0.717518	negative	-0.413481	
somalia conference	0.702649	negative	-0.202834	1
Somalia arms embargo	0.695357	negative	-0.59009	
Independent Somalia	0.692472	neutral		
Somalia Contact Group	0.690156	neutral		
Somalia talks	0.690019	negative	-0.249479	
lawless Somalia	0.689116	negative	-0.49644	
Somalia deal	0.689041	neutral		
Somalia drought aid	0.688927	negative	-0.374241	
Somalia parliament	0.68883	neutral		
U.S. Patrols Somalia	0.682031	negative	-0.523214	
war-ravaged Somalia	0.681948	negative	-0.247253	
somali president	0.68193	negative	-0.119156	1
Somalia drought victims	0.681926	negative	-0.450452	
Somalia fighting kills	0.679846	negative	-0.388933	
southern Somalia	0.678636	negative	-0.48006	
Somalia al-Qaida-linked group	0.678074	positive	0.3812	
Somalia Media Guide	0.674223	neutral		
Somalia Islamists	0.674162	negative	-0.630374	
Uk Somalia Conference	0.672911	neutral		
Somalia Limited	0.672754	neutral		
Somalia militants	0.67261	negative	-0.728668	
New Somalia	0.672362	negative	-0.352877	
Somalia London Conference	0.672287	negative	-0.446558	
Somalia War	0.671529	neutral		
Somalia claw	0.668709	negative	-0.218894	
Somalia presidents	0.668125	negative	-0.22053	
Somalia parliamentarians	0.667771	positive	0.368007	
somali capital	0.666977	negative	-0.373012	

Somalia central bank	0.666823	negative	-0.356355	
Justice In Somalia	0.665828	neutral		
Somalia Neighbours	0.665691	negative	-0.394782	
Situation In Somalia	0.664429	negative	-0.30908	
Somalia Cordial Relations	0.663981	neutral		
Post Conflict Somalia	0.663645	negative	-0.498948	
Somalia Violation	0.663628	negative	-0.663404	
Document Compromises Somalia	0.663527	neutral		
Rivalries Weaken Somalia	0.662785	neutral		
Operation In Somalia	0.662305	negative	-0.288644	
Somalia peace	0.660414	negative	-0.416266	
RELATIONS SOMALIA	0.660302	negative	-0.509031	
Somalia helicopter assault	0.66014	negative	-0.46949	
Somalia Plans	0.656631	negative	-0.587524	
Somalia rebels	0.652392	negative	-0.567013	
Somali peace talks	0.651695	positive	0.165573	1
new Somali government	0.649121	neutral		
Somali Islamist	0.64692	negative	-0.235618	

Appendix 5: Targeted keyword analysis – Type, relevance, sentiment type, and score in news headlines

Text	Type	Sentiment/Type	Sentiment/Score	Sentiment/Mixed
Somalia	Entity	negative	-0.396289	1
Somali government	Entity	negative	-0.169169	1
Yemen	Entity	negative	-0.505519	1
US	Entity	negative	-0.416282	1
Kenya	Entity	negative	-0.326877	1
United Nations	Entity	negative	-0.48808	
President	Entity	negative	-0.23048	1
Somali Government	Entity	negative	-0.316997	
AU	Entity	negative	-0.403712	1
Somali Diaspora	Entity	neutral		
Africa	Entity	negative	-0.504127	
South Sudan	Entity	negative	-0.370505	
Al-Qaeda	Entity	negative	-0.546986	
Mogadishu	Entity	negative	-0.322286	1
Afghanistan	Entity	negative	-0.290839	1
Africa	Entity	negative	-0.480418	
Iraq	Entity	negative	-0.401745	1
Somali Coast	Entity	negative	-0.301846	
Ambassador To Somalia	Entity	neutral		
Somalia London Conference	Entity	neutral		
Syria	Entity	negative	-0.378465	1
Somalia From International Community	Entity	neutral		
Analyst	Entity	negative	-0.408722	

Somaliland	Entity	negative	-0.0194915	1
Funding Of Somali Warlords	Entity	negative	-0.362341	
Somali Government On Operations	Entity	negative	-0.248006	
Somali Food Aid	Entity	neutral		
Somali Islamists	Entity	negative	-0.311365	
Somali presidential palace	Entity	negative	-0.54144	
Mali	Entity	positive	0.0437313	1
Somali Fighters	Entity	negative	-0.527269	
Somali Group	Entity	negative	-0.473602	
Sudan	Entity	negative	-0.651479	
Libya	Entity	negative	-0.346754	1
Zimbabwe	Entity	negative	-0.3111	
Writer	Entity	negative	-0.38079	1
president	Entity	negative	-0.277468	1
New Somali	Entity	negative	-0.498693	
Somali Authority Embolden Al-Shabab	Entity	positive	0.224171	
Europe	Entity	negative	-0.430442	
Ethiopia	Entity	negative	-0.396991	
Darfur	Entity	negative	-0.505378	
EU	Entity	negative	-0.323227	
UK	Entity	negative	-0.108969	1
China	Entity	negative	-0.478286	
east African	Entity	negative	-0.0846471	1
Official	Entity	negative	-0.372687	
Somali Pirates	Entity	negative	-0.23954	
Commander	Entity	negative	-0.411011	
Britain	Entity	neutral		
somalia	Keyword	negative	-0.0964446	1
somali government	Keyword	negative	-0.101292	1
somali pirates	Keyword	negative	-0.413481	
somalia conference	Keyword	negative	-0.202834	1
Somalia arms embargo	Keyword	negative	-0.59009	
Independent Somalia	Keyword	neutral		
Somalia Contact Group	Keyword	neutral		
Somalia talks	Keyword	negative	-0.249479	
lawless Somalia	Keyword	negative	-0.49644	
Somalia deal	Keyword	neutral		
Somalia drought aid	Keyword	negative	-0.374241	
Somalia parliament	Keyword	neutral		
U.S. Patrols Somalia	Keyword	negative	-0.523214	
war-ravaged Somalia	Keyword	negative	-0.247253	

somali president	Keyword	negative	-0.119156	1
Somalia drought victims	Keyword	negative	-0.450452	
Somalia fighting kills	Keyword	negative	-0.388933	
southern Somalia	Keyword	negative	-0.48006	
Somalia al-Qaida-linked group	Keyword	positive	0.3812	
Somalia Media Guide	Keyword	neutral		
Somalia Islamists	Keyword	negative	-0.630374	
Uk Somalia Conference	Keyword	neutral		
Somalia Limited	Keyword	neutral		
Somalia militants	Keyword	negative	-0.728668	
New Somalia	Keyword	negative	-0.352877	
Somalia London Conference	Keyword	negative	-0.446558	
Somalia War	Keyword	neutral		
Somalia claw	Keyword	negative	-0.218894	
Somalia presidents	Keyword	negative	-0.22053	
Somalia parliamentarians	Keyword	positive	0.368007	
somali capital	Keyword	negative	-0.373012	
Somalia central bank	Keyword	negative	-0.356355	
Justice In Somalia	Keyword	neutral		
Somalia Neighbours	Keyword	negative	-0.394782	
Situation In Somalia	Keyword	negative	-0.30908	
Somalia Cordial Relations	Keyword	neutral		
Post Conflict Somalia	Keyword	negative	-0.498948	
Somalia Violation	Keyword	negative	-0.663404	
Document Compromises Somalia	Keyword	neutral		
Rivalries Weaken Somalia	Keyword	neutral		
Operation In Somalia	Keyword	negative	-0.288644	
Somalia peace	Keyword	negative	-0.416266	
RELATIONS SOMALIA	Keyword	negative	-0.509031	
Somalia helicopter assault	Keyword	negative	-0.46949	
Somalia Plans	Keyword	negative	-0.587524	
Somalia rebels	Keyword	negative	-0.567013	
Somali peace talks	Keyword	positive	0.165573	1
new Somali government	Keyword	neutral		
Somali Islamist	Keyword	negative	-0.235618	

Appendix 6: Top five Leximancer themes and their connectivity in percentage across 14 news sources

Source	Theme 1 (Connectivity)	Theme 2 (Connectivity)	Theme 3 (Connectivity)	Theme 4 (Connectivity)	Theme 5 (Connectivity)
AFP	Somalia (100%)	Failed (71%)	Forced (57%)	Somali (32%)	President (23%)
AP	Government	Somalia	Mogadishu	Year	Pirates

	(100%)	(90%)	(52%)	(41%)	(37%)
BBC	Somalia (100%)	Political (47%)	Somali (42%)	Countries (42%)	Government (39%)
CP	Pirates (100%)	Somalia (67%)	Ship (39%)	Group (37%)	Oil (23%)
FT	Somalia (100%)	Government (65%)	Country (56%)	War (36%)	Countries (25%)
GM	War (100%	Somalia (93%)	World (69%)	International (53%)	Aid (39%)
GUA	Somalia (100%)	War (91%)	Failed (76%)	UN (75%)	Foreign (52%)
NPR	People (100%)	Somalia (80%)	Country (72%)	Military (49%)	Down (35%)
NYT	American (100%)	Somalia (81%)	World (74%)	Country (57%)	International (30%)
REU	Government (100%)	Director (23%)	Foreign (23%)	President (14%)	Hold (02%)
TEL	Somalia (100%)	Government (65%)	Mogadishu (37%)	Country (37%)	World (24%)
TIM	Somalia (100%)	Mogadishu (62%)	Somali (40%)	War (38%)	Security (36%)
WPO	Somalia (100%)	Government (89%)	Failed (87%)	Military (74%)	War (66%)
WSJ	Somalia (100%)	Military (82%)	American (49%)	Week (44%)	Government (39%)
Combined	Somalia (100%)	Foreign (93%)	International (86%)	People (84%)	War (59%)

Appendix 7: All Leximancer themes and their connectivity in percentage as well all concepts and number of hits across 14 news sources

Theme	Concept 1	Concept 2	Concept 3	Concept 4	Concept 5	Concept 6	Concept 7	Concept 8	Concept 9
Somalia (100%)	Somalia (6466)	Government (4993)	Country (3129)	Failed (2805)					
Foreign (93%)	Foreign (1504)	Power (1365)	Become (1171)	Former (1114)	Nation (970)	Minister (901)	Crisis (923)		
International (86%)	International (2508)	Community (2134)	Security (2134)	Political (2002)	Support (1148)	Leaders (1240)	Peace (1337)	National (1028)	
People (84%)	People (3385)	Forces (1688)	Troops (1722)	Group (1287)	Told (1359)	Aid (1537)	Including (1030)	Killed (1122)	Piracy (1053)
War (59%)	War (2483)	World (1993)	Time (1914)	United States (1529)					
Military (54%)	Military (2216)	Attacks (1268)	Officials (1027)	Down (1126)	Recent (891)				
Countries (49%)	Countries (1891)	States (1124)							
Somali (46%)	Somali (2630)	Mogadishu (1785)	Capital (1345)	Control (1149)	Kenya (1320)				
Yemen (40%)	Yemen (2073)	American (1424)							
President (20%)	President (1313)								
Ransoms (19%)	Ransoms (2323)								
Text (18%)	Text (1067)								
Africa (09%)	Africa (1250)								

Director (03%)	Director (517)								

Appendix 8: Leximancer name-like concepts, count and their relevancy across all news sources

Name-Like	Count	Relevance
Somalia	6466	100%
Somali	2630	41%
Yemen	2073	32%
Mogadishu	1785	28%
United States	1529	24%
American	1424	22%
Kenya	1320	20%
Africa	1250	19%
Iraq	1177	18%
Afghanistan	1156	18%
Text	1067	17%
UN	934	14%
Al-qaeda	846	13%
WASHINGTON	807	12%
Somaliland	618	10%
British	536	8%
London	462	7%

Appendix 9: Leximancer word-like concepts, count, and relevance across all news sources

Word-Like	Count	Relevance	Word-Like	Count	Relevance	Word-Like	Count	Relevance	Word-Like	Count	Relevance
government	4993	77%	told	1359	21%	policy	953	15%	city	729	11%
people	3385	52%	capital	1345	21%	attack	947	15%	senior	689	11%
country	3129	48%	peace	1337	21%	crisis	923	14%	global	670	10%
failed	2805	43%	president	1313	20%	money	903	14%	days	654	10%
international	2508	39%	group	1287	20%	minister	901	14%	news	641	10%
war	2483	38%	attacks	1268	20%	conflict	899	14%	system	630	10%
ransoms	2323	36%	leaders	1240	19%	place	895	14%	business	587	9%
military	2216	34%	become	1171	18%	economic	894	14%	men	580	9%
community	2134	33%	control	1149	18%	recent	891	14%	meeting	568	9%
security	2134	33%	down	1126	17%	oil	883	14%	head	542	8%
political	2002	31%	states	1124	17%	materials	862	13%	chief	526	8%
world	1993	31%	killed	1122	17%	conference	822	13%	director	517	8%
time	1914	30%	former	1114	17%	leader	775	12%	hold	456	7%
countries	1891	29%	piracy	1053	16%	law	773	12%	general	445	7%
troops	1722	27%	including	1030	16%	use	764	12%	member	439	7%
forces	1688	26%	national	1028	16%	public	757	12%	man	421	7%
aid	1537	24%	officials	1027	16%	during	744	12%	holds	351	5%
foreign	1504	23%	violence	1003	16%	home	744	12%	moved	326	5%
support	1448	22%	work	1002	15%	website	740	11%			
power	1365	21%	nation	970	15%	members	730	11%			

Appendix 10: Atlas/Ti codes grouped by four news code families

Code	*ANP	*BNP	*OTHER	*WIRE	TOTALS
Aid	90	108	138	231	567
AU	72	134	138	287	631
Clan	147	175	367	265	954
Corrupt	68	91	85	108	352
Democracy	122	71	101	90	384
Dictator	103	104	146	204	557
Diplomat	95	125	99	169	488
Economy	76	79	126	130	411
Election	126	100	120	289	635
Expert	104	98	89	177	468
Export	12	19	13	13	57
Failed State	828	954	1368	1270	4420
Famine	123	177	71	98	469
FDI	1	0	1	5	7
Hopeless	7	15	4	6	32
Import	5	7	5	6	23
Language	0	0	0	12	12
Law	193	191	318	421	1123
Lost cause	1	0	0	0	1
Military	351	289	277	333	1250
Money Transfer	5	4	6	9	24
Other-Africa/Haiti	273	606	1044	906	2829
Other-Asia	409	590	674	858	2531
Other-Europe	87	167	146	159	559
Parliament	70	76	131	250	527
Peacekeeping	102	128	133	202	565
Piracy	246	651	407	706	2010
Politician	39	70	51	44	204
Refugees	71	78	67	55	271
Somali	331	554	1180	894	2959
Somali-Institution	15	70	105	59	249
Somali-NGO	13	10	45	10	78
Somali-Politician	0	0	0	315	315
Somalia	1305	2060	3204	2928	9497
Somaliland	79	68	520	63	730
Strategic	79	53	95	78	305
Technology	93	107	117	144	461

Terrorism-International	433	445	52	462	1392
Terrorism-Local	164	368	186	473	1191
UK	67	580	142	195	984
UN	247	115	143	463	968
Ungovernable	1	4	4	2	11
US	483	133	427	470	1513
Violence	185	182	183	389	939
Warlord	159	198	182	324	863
TOTALS:	7480	10054	12710	14572	44816

*ANP: North American Newspapers (New York Times, Washington Post, The Globe and Mail, Wall Street Journal)
*BNP: British Newspapers (The Guardian, The Times of London, The Telegraph, Financial Times)
*OTHER: Other Sources (The BBC Monitoring Service, National Public Radio)
*WIRE: Wire Services (The Associated Press, Agence France Press, Reuters, The Canadian Press)

Appendix 11: Atlas/Ti coding matrix code co-occurrence and ratio from all news sources

	Clan	Corrupt	Democracy	Dictator	Failed State	Famine	Hopeless	Military	Peacekeeping	Piracy	Refugees	Somalia	Somaliland	Terrorism-International	Terrorism-Local	Ungovernable	Violence	Warlord	TOTALS:
Clan																			**1028/0.4**
Corrupt	47/0.04																		**847/0.46**
Democracy	6/0	28/0.04																	**210/0.13**
Dictator	54/0.04	31/0.04	14/0.02																**618/0.31**
Failed State	130/0.02	186/0.04	68/0.01	89/0.02															**3116/0.43**
Famine	19/0.01	12/0.01	1/0.01	13/0.01	51/0.01														**441/0.2**
Hopeless		4/0.01			4/0	1/0													**33/0.03**
Military	44/0.02	52/0.03	9/0.01	14/0.01	91/0.02	8/0	2/0												**676/0.24**
Peacekeeping	18/0.01	24/0.03	5/0.01	4/0	39/0.01	5/0		69/0.04											**423/0.17**
Piracy	30/0.01	32/0.01	3/0.01	14/0.01	188/0.03	22/0.01	1/0	14/0	4/0										**1028/0.19**
Refugees	30/0.03	30/0.05	12/0.02	23/0.03	128/0.03	42/0.06	2/0.01	37/0.02	16/0.02	41/0.05									**696/0.42**
Somalia	323/0.03	213/0.02	33/0	182/0.02	1499/0.12	198/0.02	13/0	192/0.02	192/0.02	522	181/0.02								**5063/0.47**
Somaliland	47/0.03	14/0.01	8/0.01	22/0.02	99/0.02	2/0		7/0	1/0.02	15/0.01	9/0.01	285/0.03							**549/0.16**
Terrorism-International	29/0.01	48/0.03	2/0	5/0	153/0.03	4/0	1/0	32/0.01	6/0	25/0.01	30/0.02	307/0.03	4/0						**808/0.21**
Terrorism-Local	73/0.04	53/0.04	2/0	17/0.01	138	22/0.01		36/0.01	15/0	62/0.02	47/0.03	407/0.04	14/0.01	112/0.05					**1114/0.35**
Ungovernable		1/0	1/0		4/0	2/0				2/0	1/0	3/0	1/0						**15/0.02**
Violence	66/0.04	42/0.03	16/0.01	28/0.02	120/0.02	19/0.01	2/0	36/0.02	12/0.01	20/0.01	42/0.04	198/0.02	14/0.01	25/0.01	42/0.02				**834/0.36**
Warlord	112/0.07	30/0.03	2/0	108/0.08	129/0.03	20/0.02	3/0	33/0.02	13/0.01	33/0.01	25/0.02	315/0.03	7/0	25/0.01	74/0.04		152/0.09		**1081/0.45**

* Blue highlight: => 0.05
* Green highlight: = 0.04
* Yellow highlight: = 0.03
* No highlight: =< 0.02

Appendix 12: Major regions, populations and GDP within Somalia

	Population (millions)	% living in Urban area (2014)	Land Area (sq. km)	GDP U.S. $ (2012)
South Central Somalia	6,978,642	33.95	238,707	$2.5 billion
Somaliland	3,508,180	52.88	176,120	$1.6 billion
Puntland	1,830,073	54.22	212,510	$1.3 billion
Total	12,316,895	42.35	627,337	5.4 billion

Source: UNFP 2016, World Bank 2014

Appendix 13: Questionnaire and Narrative Report

QUESTIONNAIRE

ICT, THE SOMALI DIASPORA AND THE STABILIZATION OF A FAILED STATE

Participant Demographic Information

i) Name of the participant: _____

ii) Age of the interviewee: _____

iii) Highest level of Education attainment interviewee (circle):

a) Middle school or less
b) High School
c) Technical College
d) Undergraduate university degree
e) Graduate degree (Post-secondary certificate, Masters, Ph.D.

iv) Education Specialization: _____

v) Name of organization: _____

vi) Tenure in organization: _____

vii) Job Title in organization: _____

Open-Ended Interview Questions

i. What institutional and organizational structures have allowed economic and social activity possible in Somalia under conditions of failure?

ii. What role does information communications technology play in the economic and social system of Somalia?

iii. What role does the diaspora, through the remittance system, play in the economic and social system of Somalia?

iv. From your perspective, what does the future hold for Somalia, politically? economically? And what role will technology play in this future?

Narrative Report

Prior to my flight to Hargeisa, I did basic research on the country and the technology sector in more generally, but I was not sure what to expect when I landed. On the day I landed, my contact in the country had not arrived at the airport, so I decided to get a SIM card while I waited. I also knew that I needed mobile communication so I could communicate while in the country. I decided to stop by the kiosk for the SomTel,

the desk agent was more enterprising in trying to gain my attention, I asked him how much the plans were and he informed me that a one gigabyte data plan would cost $3USD and asked how much data $10 would buy and I was told that it would be 4GB. I decided to go with that plan.

This decision would turn out to cause a few problems almost instantly. Little did I know that I had chosen the smaller second carrier, and this meant that I could not call TeleSom and NationLink cellphones (or landlines provided by those companies). When I reached my temporary apartment, every phone number I dialled, the system would tell me that it was the wrong number. Luckily, I had access to Wi-Fi service in the apartment, and I ended up using Google Voice to call local numbers, and that worked for a cost (foreign services have better interconnectivity than local carriers). I knew that this would not be a sustainable option. That first night in the country, I met my host, and he asked for my phone number and asked which service provider I had. I mentioned that I had SomTel and he told me that I should get a TeleSom SIM card instead. I then told him about my problem calling numbers, and that is when he told me the reason why I could not call anyone was that the phone providers did not communicate with each other. Because a majority of the country's population were already subscribers to TeleSom, the meant that most people could easily communicate with each other. I decided to get a TeleSom SIM card.

Before landing in the country, I was not sure how reliable the internet service would be, I was pleasantly surprised to find the country had excellent internet service. They were provided by the two largest cellphone providers and the new land-based provider (SomCable). As mentioned earlier, my apartment was connected to high-speed Wi-Fi with unlimited downloads. I found that most hotels and cafes provided free Wi-Fi throughout the Hargeisa. The first SIM card I had, SomTel, had stable and relative quick internet. However, when my TeleSom service was very spotty, and most of the day, my internet did not stay on for my more than 30 minutes during the day. I spent a long time with the service department trying to fix the internet on my phone but had no luck. The agent informed me that the problem could be associated with my Google Nexus 5 phone. This problem left me with a conundrum, stay with TeleSom with its ability to call local numbers and send money or go back SomTel with its great internet. I decided to stay with TeleSom.

The company has a virtual monopoly in the country, and this is then re-enforced by its mobile money service, ZAAD. ZAAD is fast replacing cash as a payment method within the country. Although the TeleSom will not disclose how much money is processed by the system. The service is accepted by virtually all merchants, and all registered Telesom customers can send and receive funds electronically. I knew that I needed to get myself a registered account because cash was becoming a hassle to deal with. Both Somaliland Shillings and US dollars are widely accepted within the country; however, both currencies had their own unique problems. Using the Somaliland Shilling meant carrying a large amount of hard currency in order for it to be used; the bills started at 500, 1000 and 5000 and one dollar equalled around 8000 shillings. Meaning that I had to carry more than around 200,000 shillings for the day to ensure I could pay for food and transportation.

On the other hand, the US dollar had its own issues associated with it. Although it is widely accepted, most merchants and people have difficulty providing change for $10. I often had to wait for a long time as they went looking for a change. However, with mobile money, you could send money without having to worry about the problems associated with the hard currency.

I signed up for the service in my second week in the program. I went to the ZAAD head office in Hargeisa, and they asked for a picture ID along with a witness who could vouch for me. I was accompanied by a worker of the apartments that I was staying at. The took my picture and asked that I provide my first four names (my name, fathers, grandfather, and great grandfather) along with my mother's names. I only had her three names, so the fourth name was placed holder of the Somali word for mother. The process of getting my phone registered for the service took about 30 minutes. I then added my first $10 at the cash counter. The service only uses US dollars rather than the Somaliland Shilling.

Using the ZAAD service was very simple. If you were sending funds to a merchant, #883 code was placed in the phone's dialer, the 6-digit merchant ID and the followed by the dollar amount. For example, if I want to send $10 to pay for my coffee, I would input #883#123456#10* and then press send. A message would pop on my phone screen confirming the name of the merchant's name as well asking for my password to release the funds. Finally, I would tell the merchant that my name and they would get a text with the funds and ask for my name to confirm they have received it. The service only accepted whole and half dollars; if change needed to be provided, then cash change would be provided. The same process was similar to the consumer version of the service; the only difference was the #880 code.

During my first week of data collection, I had difficulty getting people to talk to me. However, with the help of distant family members, I started to reach out to members of big telecoms in the country. Without these introductions, I would not have had much success in gaining access to the key informants I was seeking. Once I started speaking with the key informants, they started to tell me of other people with whom I should speak to. I think this research process provided insight into how Somali society functions; there is an emphasis on trust that needs to be earned, especially if you are perceived to be an outsider. That trust needs to be extended through family members.

Appendix 14: Interview participant demographics

Code	Age	Education[+]	Specialization	Tenure (Years)	Title	Type
D1	42	E	Information Technology	7	Dean of ICT	Education
D2	48	E	Information Technology	7	President	Education
D3	51	D	Journalism and Media Management	10	Deputy Country Director	NGO
D4	33	E	Post-Conflict	1	Emergency Manager	NGO
D5	50	D	Management	2	Operations Manager	Industry
D6	29	E	Oracle Database	4	Dean of ICT	Education
D7[Y]	25	D	Information Communication Technology	2.5	Dean's assistant	Education
D8	47	E	Distributed Systems	12	Dean of ICT	Education
D9	30-40	D	Information Communication Technology	8	Software Programmer	Industry
D10	45	E	Computer Science	6	Chairman	Government
D11	24	D	Human Resources Management/Technical Engineer	2 months	Main Engineer/Head of Marketing	Industry
D12	31	D	Chemical Engineering	5 years (6 months in this role)	Planning Coordinator	Government
D13	40	E	Business Administration/Security Studies	3 (7 with government)	Director of Planning and Development	Government
D14	28	E	Communication Engineering	4 months	Transmission Base Subsystems station	Industry
D15	25	E	Development Studies/Sociology	6	Program Specialist	NGO
D16	50+	D	Accounting	5	Secretary General	NGO
D17	44	D	Biology	2	Head of IT	Industry
D18	48	D	Law/Electricity	10	Operations Manager	Industry

D19	39	D	Economics	3	Sales, Distribution, & Customer Care Manager	Industry
D20	30-40	E	Business Administration	2	Business Advisor	Industry
D21	40-50	D	Telecommunication	8	Business development	Industry
D22	50-55	E	Public Health/Development Administration	3	Country Director	NGO
D23	42	E	Economics/International Relations	15	Public Engagements/CSR Director	Industry
D24[X]	31	D	Business	6	Regional coordinator	Government
D25[X]	30-45	E	Accounting	11	Macro-economics section	Government
D26[X]	30-35	E	Networks (IT)	4	IT Manager	Industry
D27[X]	38	D	Islamic	16	Officer	Industry
D28[X]	40-50	D	Information Technology, Engineering	1 (in government since 2008)	Consultant	Government
D29[X]	35	D	Management	6	Teller	Industry
D30[X]	27	E	Economist	2	Operator	Industry

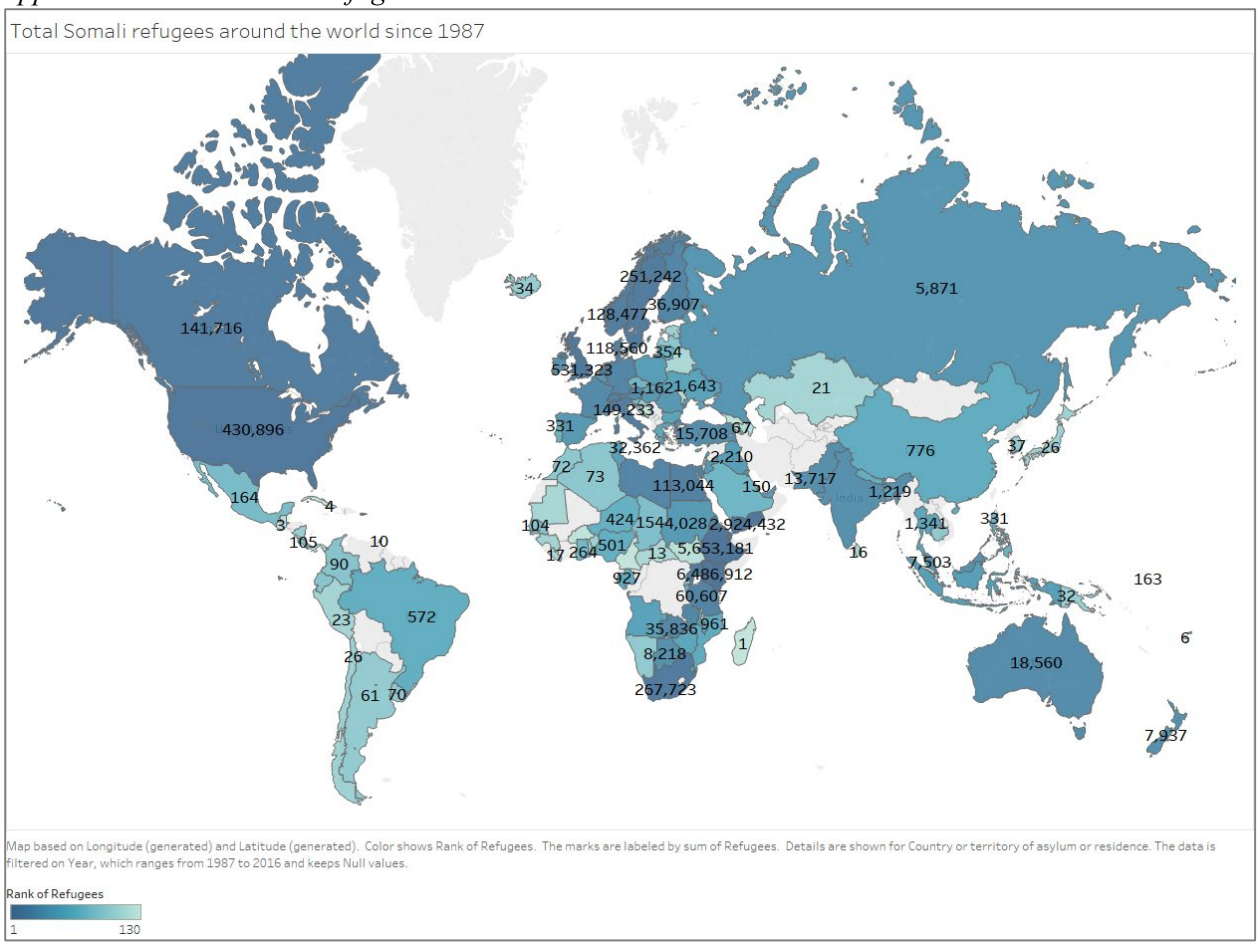
X: Participant asked not to be audio recorded or no transcript available
Y: Not included in the final analysis.
+: A: Middle school or less; B: High School; C: Technical College; D: Undergraduate university degree: E: Graduate degree (Post-secondary certificate, Masters, Ph.D.

Appendix 15: Atlas/Ti codes grouped by nine code families

Positive (15)	Negative (14)	ICT (14)	Diaspora (5)	Economy (9)	Financial Sector (6)	Education/Justice (8)	Social Services (4)
Trust (19)	Weak government (34)	ICT for development (14)	Diaspora (25)	Private sector (19)	Money Transfer (27)	Education (61)	Sustainable development (7)
Hope for the future (18)	Cost of ICT upgrades (9)	Connecting all Somalis (3)	Contribution to economy (10)	Electricity (15)	Banking (12)	ICT Specialization (14)	Investment in People (6)
Increased ICT demand (15)	MTO Restrictions (8)	Equipment (12)	Not helpful (6)	International Trade (13)	MTO Restrictions (8)	Lack of ICT Awareness (6)	Investment in Healthcare (2)
Innovative Country (13)	Barriers to business (6)	ICT implementation (10)	Mediators (2)	Economy (10)	Financial aid distribution (6)	Investment in education (6)	Other country examples (2)
Connecting all Somalis (13)	Lack of ICT awareness (6)	Cost of ICT upgrades (9)	Contributes to illegal migration (1)	Entrepreneurial (9)	Easier access (4)	Justice (6)	
Embrace technology (12)	Lack of coordination (6)	Use of media (8)		Barriers to business (7)		Responding to ICT Need (4)	
Increased awareness of ICT (10)	International Limitation (4)	Company (5)		Business Climate (6)		Lack of resources (4)	

Peace and Stability (9)	Lack of resources (4)	Government Policy (5)		Low taxes (2)		International recognition (1)	
People (8)	Misuse of ICT (4)	Daily use (5)		Multinational Companies (2)			
Financial aid distribution (6)	Online cost is high (4)	Government is connected (4)					
Facilitates faster remittances (6)	Lack of innovation (3)	Computer programming (3)					
Investment in education (6)	Lack of Investments (3)	Media (3)					
Political climate (5)	Active Conflict (2)	Gender equality (2)					
Improvement (5)	Contributes to Illegal migration (1)	Local Apps (2)					
Creating a government (3)							

Appendix 16: Total Somali refugees around the world since 1987



Source: United Nations High Commissioner for Refugees (UNHCR), 2018

Appendix 17: Number of Somali migrants by category and applicant type (1980 – 2016)

Admission category and applicant type		Total - Period of immigration	1980 to 1990	1991 to 2000	2001 to 2010	2001 to 2005	2006 to 2010	2011 to 2016
Economic immigrants	Toronto CMA	285	90	150	30	25	-	25
	Canada	745	255	355	95	65	25	40
Immigrants sponsored by family	Toronto CMA	1,905	145	1,205	360	165	190	195
	Canada	4,640	300	2,535	955	385	565	850
Refugees	Toronto CMA	8,490	1,480	4,425	1,690	865	825	900
	Canada	21,490	3,075	8,405	5,620	2,195	3,420	4,395
Other immigrants	Toronto CMA	115	-	-	80	20	60	35
	Canada CMA	225	-	-	170	60	110	50
Total - Admission category and applicant type	Toronto CMA	10,800	1,710	5,780	2,160	1,085	1,075	1,150
	Canada	27,095	3,630	11,295	6,840	2,705	4,130	5,335

Source: Statistics Canada, 2018

Appendix 18: Survey and Questionnaire

GTA Mobile Money Transfer Services Survey

Start of Block: Consent Agreement

Q1

CONSENT AGREEMENT You are being invited to participate in a research study. Please read this consent form so that you understand what your participation will involve. Before you consent to participate, please ask any questions to be sure you understand what your participation will involve.

PURPOSE OF THE STUDY:
This research project intends to examine evidence of institutions and societal structures in Somalia. By examining, evidence of how the institutions such as the monetary system, social services, education system and justice are delivered this study will delve past superficial perspectives of Somalia. More specifically, this study will focus on the communication and social networks that are utilized by the Somalis currently living abroad in order to facilitate the money transfers and foster social relationships through a unique money transfer system.

Participation Criteria:
You live in the Greater Toronto Area (GTA) You use the money transfer network You have sent money to Somalia (or Africa) in 2017. Be over the age of 18 years old.

Benefits:
We cannot guarantee any direct benefit to you; however, by agreeing to participate in this survey you will:

- You are contributing your ideas, thoughts and experiences to a study that will lead to a better understanding the Somali people as well as providing insight into the obstacles, challenges and pathways to future of the country.
- Ensure that your voice and opinions are heard and taken into serious consideration as we attempt to define, explore and examine "Somali" innovation.

Description:
The research team is seeking your honest responses to this survey. The survey has multiple sections and will take approximately 5 to 10 minutes to complete. Your responses to this survey will be kept confidential. All research is collected and will be reported so that no information or comments can be used to identify any person. Survey responses will be securely kept for 2 years by the researcher to allow for analysis and review; after this time, all data will be destroyed.

Please note that the survey was designed to ask many important questions; however, some of the questions may not address your concerns. We would appreciate if you would answer these questions to the best of your ability.

CONFIDENTIALITY:
The student researcher under the supervisor of the Doctoral Studies supervisor will be the only people who have access to the information that you provide. All information collected will be stored securely in a locked filing cabinet in the doctoral supervisor's office and all information on computers will be password protected. Any member hired to transcribe the information from audio recordings will make use of codes so as not to reveal your identity and will also be asked to sign a separate confidentiality agreement stating that they will keep your identity confidential. The master list of interview participants will be kept separately from the transcriptions so as to ensure that transcripts are not linked to interviewees. The student researcher will analyze the transcripts will only be provided with transcriptions using coded identity markers to further ensure that your identity is not revealed during the process. After December 2019 the information will be destroyed. A report will be published presenting the overall findings of the study. Your name or identifiable information will not appear anywhere in any draft or final report.

INCENTIVE TO PARTICIPATE:
Participants will not be paid to participate in this study.

COSTS AND/OR COMPENSATION FOR PARTICIPANTS:
The costs associated with participating in this study include your time and, potentially, a small amount for travel (i.e. public transit, parking, etc) to the convenient location you have selected in advance.

VOLUNTARY NATURE OF PARTICIPATION:
Participation in this study is voluntary. Your choice of whether or not to participate will not influence your future relations with the student researcher. If you decide to participate, you are free to withdraw your consent and to stop your participation at any time without penalty.
At any particular point in the study, you may refuse to answer any particular question or stop participation altogether.

QUESTIONS ABOUT THE STUDY:
If you have any questions about the research now, please ask. If you have any questions later about the research, you may contact:

Mohamed Elmi (Student) Ojelanki Ngwenyama (Supervisor)
ELMMOH005@MYUCT.AC.ZA *or* O.NGWENYAMA@UCT.AC.ZA

If you have questions regarding your rights as human subject and participant in this study, you may contact the University of Cape Town Research and Ethics Board for information. The Administrator of the ethics committee, Ms. Samantha Alexander, can be reached at samantha.alexander@uct.ac.za

Agreement: By clicking on the "I Agree" button below indicates that you have read the information in this agreement and that you have had the chance to ask questions about the study. Your consent means that you agree to participate in the study and have been told that you can change your mind and withdraw your consent, by closing your browser, until your survey responses are submitted.

- ○ I Agree (1)
- ○ I Disagree (2)

Skip To: End of Survey If CONSENT AGREEMENT You are being invited to participate in a research study. Please read this cons... = I Disagree

End of Block: Consent Agreement

Start of Block: Screening Questions

Q2 Are you Somali?

- ○ Yes (1)
- ○ No (2)

Skip To: End of Survey If Are you Somali? = No

Q3 Are you 18 years or older?

- Yes (1)
- No (2)

Skip To: End of Survey If Are you 18 years or older? = No

Q4 Have you sent money to Somalia (or overseas) in 2017?

- Yes (1)
- No (2)

Skip To: End of Survey If Have you sent money to Somalia (or overseas) in 2017? = No

End of Block: Screening Questions

Start of Block: Remittance Questions

Q5 How long have you been sending money overseas?

- Less than a year (1)
- Between 1 and 3 years (2)
- Between 3 and 5 years (3)
- More than 5 years (4)

Q6 How many times in the past 12 months have you sent money to someone who lives or works outside of Canada? Would you say about:

- Almost every week (1)
- Two or three times a month (2)
- Once a month (3)
- Once every two or three months (4)
- Once every six months (5)
- Two or three times a year (6)
- Once in past 12 months (7)

Q7 In the last 12 months, how much money on *average* do you send on a single occasion overseas?

- 100 or less dollars (1)
- 101 - 200 dollars (2)
- 201 - 400 dollars (3)
- 401 -500 dollars (4)
- 501 - 750 dollars (6)
- 751 - 1000 dollars (7)
- 1001 - 1500 dollars (8)
- More than 1501 dollars (9)

Q8 How do you normally send the money overseas?

- By mail/courier (1)
- Through family traveling to Somalia (2)
- Through Canadian banks (i.e TD Bank, BMO Bank, RBC, etc.) (3)
- Through money transfer agencies (i.e. Western Union/Money Gram) excluding banks (4)
- Through Somali money transfer agencies (5)

Q9 If you did not select "Through Somali money transfer agencies" please skip Question 10 and 11

Q10 [If through Somali money transfer agencies] Which of the following Somali money transfer agencies do you/your family use the **most**? (select one)

- ○ Amaana Express (1)
- ○ Amal Express (2)
- ○ Bakal Express (3)
- ○ Dahabshiil (4)
- ○ Iftin Express (5)
- ○ Juba Express (6)
- ○ Kaah Express Money Transfer (7)
- ○ Salama/Olympic Express (8)
- ○ Taaj Express (9)
- ○ Tawakal Express (10)
- ○ Other (SPECIFY) (11) _____

Q11 [If through Somali money transfer agencies] What **other** Somali money transfer agencies do you/your family use? (Select all that apply)

- ☐ Amaana Express (1)
- ☐ Amal Express (2)
- ☐ Bakal Express (3)
- ☐ Dahabshiil (4)
- ☐ Iftin Express (5)
- ☐ Juba Express (6)
- ☐ Kaah Express Money Transfer (7)
- ☐ Salama/Olympic Express (8)
- ☐ Taaj Express (9)
- ☐ Tawakal Express (10)
- ☐ Other (SPECIFY) (11) _____

Q12 In Canada, what is the **most** frequent way you send the money? (select one)

- ○ Cash/debit at a money transfer agency office (1)
- ○ Through online (computer) transfer (2)
- ○ Through mobile (cellphone) money transfer (3)
- ○ By mailing a cheque (4)
- ○ Other (SPECIFY) (5) _____

Q13 Have you/your family ever used online/mobile money transfer, when you send money to Somalia?

- ○ Yes (if "Yes" please answer question 14) (1)
- ○ No (if "No" Skip Question 14) (2)

Q14 [If yes to Question 13] which online/mobile money transfer service do you use?

- ○ EVC Plus (1)
- ○ Dahabshiil (2)
- ○ Sahal (3)
- ○ World Remit (4)
- ○ Zaad (5)
- ○ Other (SPECIFY) (6) _____

Q15 Do you need photo identification (i.e. Driver's License or Passport) when sending the money?

- ○ Yes (1)
- ○ No (2)

Q16 Do you receive a receipt or a record of the money sent?

- ○ Yes (1)
- ○ No (2)

Q17 What other information is required from **you** when sending the money? (select all that apply)

- ☐ Complete family name (1)
- ☐ Telephone number (2)
- ☐ Home address (3)
- ☐ Other (4) _____

Q18 What information is required from the people **receiving** the money? (select all that apply)

- ☐ A reference code (1)
- ☐ Your full family name (2)
- ☐ An Identification card (3)
- ☐ A witness/trusted individual (4)
- ☐ Other (5) _____

Q19 How long does it take for your family/friends to receive the money you sent?

- ○ Less than an hour (1)
- ○ 3 – 6 hours (2)
- ○ Less than 24 hours (3)
- ○ 1 – 2 days (4)
- ○ 3 – 6 days (5)
- ○ 1 week (6)
- ○ 1- 2 weeks (7)
- ○ Three weeks or more (8)

Q20 What are the reasons for sending money to your family/friends? (choose all that apply)

○ For family expenses (1)	○ To assist in marriage (9)
○ Purchase of land/property (2)	○ Education of children (10)
○ Paying off debts (3)	○ To assist in buying food (11)
○ Savings (4)	○ Purchasing of cattle/animals (12)
○ Construction/repairing of house (5)	○ Medical treatment (13)
○ Mortgaging of land (6)	○ Lending of money to family member (14)
○ Investment/For running a business (7)	○ Celebration of Eid (15)
○ Sending family members abroad (8)	○ Other (SPECIFY) (16) _____

Q21 Of those choices, what is the **main** reason for sending money to your family/friends? (Select one)

○ For family expenses (1)	○ To assist in marriage (9)
○ Purchase of land/property (2)	○ Education of children (10)
○ Paying off debts (3)	○ To assist in buying food (11)
○ Savings (4)	○ Purchasing of cattle/animals (12)
○ Construction/repairing of house (5)	○ Medical treatment (13)
○ Mortgaging of land (6)	○ Lending of money to family member (14)
○ Investment/For running a business (7)	○ Celebration of Eid (15)
○ Sending family members abroad (8)	○ Other (SPECIFY) (16) _____

Q22 How do you normally confirm your family/friends have received the money?

○ Calling family/friends directly (1)

○ Text/email messaging family/friends (2)

○ Confirmation from the money transfer company that funds have been withdrawn (3)

○ Other (4) _____

Q23 Would you say Somali money transfer agencies are:

- Very trustworthy (1)
- Somewhat trustworthy (2)
- Somewhat un-trustworthy (3)
- Very Un-trustworthy (4)
- Do not know (5)

End of Block: Remittance Questions

Start of Block: Technology Questions

Q24 How often do you communicate (whether by telephone letter or email) with the person, family or relatives you send money?

- Daily (1)
- Once a week (2)
- Once a month (3)
- A few times a year (4)
- Never (5)

Q25 Which of the following do you use to communicate with family members the most?

- Landline telephone (1)
- Mobile cellphone (2)
- Internet (Skype, Google Talk, Email, etc) (3)
- Mobile applications (Viber, WhatsApp, Facebook Messenger) (4)
- Other (SPECIFY) (5) _____

End of Block: Technology Questions

Q26 Where do you currently reside? (Choose one)

Toronto (1)	Mississauga (6)
Etobicoke (2)	Markham (7)
Scarborough (3)	Vaughan (8)
North York (4)	Richmond Hill (9)
Brampton (5)	Oshawa (10)
	Other (SPECIFY) (11) _____

Q27 What is your age?

18-24 years old (1)	55-64 years old (5)
25-34 years old (2)	65-74 years old (6)
35-44 years old (3)	75 years or older (7)
45-54 years old (4)	

Q28 What is your gender?

- Male (1)
- Female (2)
- Other (3)

Q29 Which one of the following best describes your employment status?

○ Student (1)	○ Self-employed professional services (7)
○ Housewife (2)	○ Self employed non-retail business owner (8)
○ Unemployed professional (3)	○ Self-employed retail business owner (9)
○ Unemployed non-professional (4)	○ Retired professional (10)
○ Employed Senior Executive (5)	○ Retired non-professional (11)
○ Employed staff (6)	○ Other (SPECIFY) (12) _____

Q30 Which of the following is the highest educational qualification that you have achieved?

- ○ Less than high school diploma or its equivalent (1)
- ○ High school diploma or a high school equivalency certificate (2)
- ○ Trade certificate or diploma (3)
- ○ College, CEGEP or other non-university certificate or diploma (other than trades certificates or diplomas) (4)
- ○ University certificate or diploma below the bachelor's level (5)
- ○ Bachelor's degree (e.g. B.A., B.Sc., LL.B.) (6)
- ○ University certificate, diploma, degree above the bachelor's level (7)

Q31 Can you estimate in which of the following groups your personal income falls? Was your total personal income during the year ending December 31, 2017... ?

○ Less than $5,000 (1)	○ $40,000 to less than $50,000 (8)
○ $5,000 to less than $10,000 (2)	○ $50,000 to less than $60,000 (9)
○ $10,000 to less than $15,000 (3)	○ $60,000 to less than $70,000 (10)
○ $15,000 to less than $20,000 (4)	○ $70,000 to less than $80,000 (11)
○ $20,000 to less than $25,000 (5)	○ $80,000 to less than $90,000 (12)
○ $25,000 to less than $30,000 (6)	○ $90,000 to less than $100,000 (13)
○ $30,000 to less than $40,000 (7)	○ $100,000 and over (14)

End of Block: Demographic Questions

QUESTIONNAIRE

ICT, THE SOMALI DIASPORA AND THE STABILIZATION OF A FAILED STATE

Participant Demographic Information

i) Name of the participant: _____

ii) Name of organization: _____

iii) Job Title in organization: _____

Open-Ended Interview Questions

i. Can you describe how the Hawala system works? Who is your typical customer? What are the main reasons for sending money?

ii. What are some of the processes that are used by your organization? What are some of the requested information from the sender and receiver? How does your organization secure customer information and your own networks?

iii. What role does information communications technology play in the remittance system? Do people utilize mobile money/online services? Can you describe how that works?

iv. From your perspective, what is the future of the Hawala system? Are there any innovations being tested now?

Appendix 19: Length of time sending money

Q5_Length_Sending_Money	Frequency	Percent
Less than a year	14	9.9
Between 1 and 3 years	25	17.6
Between 3 and 5 years	19	13.4
More than 5 years	84	59.2
Total	**142**	**100.0**

Appendix 20: Length of time sending money by age range

Q5_Length_Sending_Money		25-34 years old	35-44 years old	45-54 years old	55 years or older	Total
Less than a year	Frequency	8	3	1	2	**14**
	Percent	57.1%	21.4%	7.1%	14.3%	**100.0%**
Between 1 and 3 years	Frequency	9	7	5	3	**24**
	Percent	37.5%	29.2%	20.8%	12.5%	**100.0%**
Between 3 and 5 years	Frequency	5	6	3	5	**19**
	Percent	26.3%	31.6%	15.8%	26.3%	**100.0%**
More than 5 years	Frequency	11	21	24	24	**80**
	Percent	13.8%	26.3%	30.0%	30.0%	**100.0%**
Total	**Frequency**	**33**	**37**	**33**	**34**	**137**
	Percent	**24.1%**	**27.0%**	**24.1%**	**24.8%**	**100.0%**

Appendix 21: Reasons for sending money (select all that apply)

Q20_Reasons_for_sending_money	Frequency	Percent
For family expenses	89	62.2
Purchase of land/property	3	2.1
Paying off debts	13	9.1
Savings	3	2.1
Construction/repairing of house	10	7.0
Mortgaging of land	2	1.4
Investment/For running a business	3	2.1
Sending family members abroad	11	7.7
To assist in marriage	13	9.1
Education of children	79	55.2
To assist in buying food	92	64.3
Purchasing of cattle/animals	3	2.1
Medical treatment	79	55.2
Lending of money to family member	4	2.8
Celebration of Eid	60	42.0
Other (SPECIFY)	3	2.1

Appendix 22: Somali MTOs used by remitters

Q11_Somali_Agency	Frequency	Percent
Amal Express	17	11.9
Bakal Express	28	19.6
Dahabshiil	47	32.9
Iftin Express	13	9.1
Juba Express	12	8.4
Kaah Express Money Transfer	12	8.4
Salama/Olympic Express	9	6.3
Taaj Express	42	29.4
Tawakal Express	18	12.6
Other (SPECIFY)	3	2.1

Appendix 23: Chi-Square tests for amounts sent and income levels (2X2 Tables)

Q7b_Amount_Sent		Less than $20,000	Others	Total
Less than 500	Count	19	63	**82**
	Expected count	16.2	65.8	**82.0**
	Adjusted Residual	1.2	-1.2	
More than 500	Count	8	47	**55**
	Expected count	10.8	44.2	**55.0**
	Adjusted Residual	-1.2	1.2	
Total	**Count**	27	110	**137**
	Expected count	27.0	110.0	**137.0**

Chi-Square Tests	Value	df	Asymptotic Significance (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	1.548[a]	1	0.213		
Continuity Correction[b]	1.051	1	0.305		
Likelihood Ratio	1.594	1	0.207		
Fisher's Exact Test				0.275	0.153
Linear-by-Linear Association	1.536	1	0.215		
N of Valid Cases	137				

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 10.84.
b. Computed only for a 2x2 table

Q7b_Amount_Sent		$20,000 to less than $30,000	Others	Total
Less than 500	Count	19	63	**82**
	Expected count	19.8	62.2	**82.0**
	Adjusted Residual	-0.3	0.3	
More than 500	Count	14	41	**55**
	Expected count	13.2	41.8	**55.0**
	Adjusted Residual	0.3	-0.3	
Total	**Count**	33	104	**137**
	Expected count	33.0	104.0	**137.0**

Chi-Square Tests	Value	df	Asymptotic Significance (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	.094[a]	1	0.759		
Continuity Correction[b]	0.011	1	0.918		
Likelihood Ratio	0.094	1	0.760		
Fisher's Exact Test				0.839	0.456
Linear-by-Linear Association	0.093	1	0.760		
N of Valid Cases	137				

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 13.25.
b. Computed only for a 2x2 table

Q7b_Amount_Sent		$30,000 to less than $50,000	Others	Total
Less than 500	Count	37	45	**82**
	Expected count	37.1	44.9	**82.0**
	Adjusted Residual	0.0	0.0	
More than 500	Count	25	30	**55**
	Expected count	24.9	30.1	**55.0**
	Adjusted Residual	0.0	0.0	
Total	**Count**	62	75	**137**
	Expected count	62.0	75.0	**137.0**

Chi-Square Tests	Value	df	Asymptotic Significance (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	.001[a]	1	0.969		
Continuity Correction[b]	0.000	1	1.000		
Likelihood Ratio	0.001	1	0.969		
Fisher's Exact Test				1.000	0.554
Linear-by-Linear Association	0.001	1	0.970		
N of Valid Cases	137				

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 24.89.
b. Computed only for a 2x2 table

Q7b_Amount_Sent		$50,000 and over	Others	Total
Less than 500	Count	7	75	**82**
	Expected count	9.0	73.0	**82.0**
	Adjusted Residual	-1.1	1.1	
More than 500	Count	8	47	**55**
	Expected count	6.0	49.0	**55.0**
	Adjusted Residual	1.1	-1.1	
Total	**Count**	15	122	**137**
	Expected count	15.0	122.0	**137.0**

Chi-Square Tests	Value	df	Asymptotic Significance (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	1.219[a]	1	0.270		
Continuity Correction[b]	0.681	1	0.409		
Likelihood Ratio	1.194	1	0.274		
Fisher's Exact Test				0.280	0.204
Linear-by-Linear Association	1.210	1	0.271		
N of Valid Cases	137				

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 6.02.
b. Computed only for a 2x2 table

Appendix 24: Communication frequency and amounts sent

Q7b_Amount_Sent		Less Frequently	More Frequently	Total
Less than 500	Count	28	55	**83**
	Expected count	33.7	49.3	**83.0**
	Adjusted Residual	-2.0	2.0	
More than 500	Count	28	27	**55**
	Expected count	22.3	32.7	**55.0**
	Adjusted Residual	2.0	-2.0	
Total	**Count**	**56**	**82**	**138**
	Expected count	**56.0**	**82.0**	**138.0**

Chi-Square Tests	Value	df	Asymptotic Significance (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	4.046[a]	1	0.044		
Continuity Correction[b]	3.365	1	0.067		
Likelihood Ratio	4.035	1	0.045		
Fisher's Exact Test				0.053	0.033
Linear-by-Linear Association	4.017	1	0.045		
N of Valid Cases	138				

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 22.32.
b. Computed only for a 2x2 table

Appendix 25: Chi-Square tests for amounts sent and age ranges, gender, and employment status

Q7b_Amount_Sent		25-34 years old	35-44 years old	45-54 years old	55 years or older	Total
Less than 500	Count	23	18	17	23	**81**
	Expected count	19.2	21.6	19.8	20.4	**81.0**
	Adjusted Residual	1.6	-1.4	-1.1	1.1	
More than 500	Count	9	18	16	11	**54**
	Expected count	12.8	14.4	13.2	13.6	**54.0**
	Adjusted Residual	-1.6	1.4	1.1	-1.1	
Total	**Count**	**32**	**36**	**33**	**34**	**135**
	Expected count	**32.0**	**36.0**	**33.0**	**34.0**	**135.0**

Chi-Square Tests	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	5.199[a]	3	0.158
Likelihood Ratio	5.259	3	0.154
Linear-by-Linear Association	0.049	1	0.825
N of Valid Cases	135		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 12.80.

When examining differences in age ranges, I created 2X2 tables of the 1 age range versus the other age ranges. For example, respondents between age 25 and 34 were 32.0% of the sample. A chi-square test and found no relationship between the amounts sent and all four age ranges.

Q7b_Amount_Sent		Male	Female	Total
Less than 500	Count	50	31	**81**
	Expected count	49.2	31.8	**81.0**
	Adjusted Residual	0.3	-0.3	
More than 500	Count	32	22	**54**
	Expected count	32.8	21.2	**54.0**
	Adjusted Residual	-0.3	0.3	
Total	**Count**	**82**	**53**	**135**
	Expected count	**82.0**	**53.0**	**135.0**

Chi-Square Tests	Value	df	Asymptotic Significance (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	.083[a]	1	0.773		
Continuity Correction[b]	0.012	1	0.914		
Likelihood Ratio	0.083	1	0.774		
Fisher's Exact Test				0.858	0.456
Linear-by-Linear Association	0.082	1	0.774		
N of Valid Cases	135				

a. cells (0.0%) have expected count less than 5. The minimum expected count is 21.20.
b. Computed only for a 2x2 table

Q7b_Amount_Sent		Employed	Unemployed	Total
Less than 500	Count	52	30	**82**
	Expected count	53.9	28.1	**82.0**
	Adjusted Residual	-0.7	0.7	
More than 500	Count	38	17	**55**
	Expected count	36.1	18.9	**55.0**
	Adjusted Residual	0.7	-0.7	
Total	**Count**	**90**	**47**	**137**
	Expected count	**90.0**	**47.0**	**137.0**

Chi-Square Tests	Value	df	Asymptotic Significance (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	.471[a]	1	0.493		
Continuity Correction[b]	0.252	1	0.615		
Likelihood Ratio	0.474	1	0.491		
Fisher's Exact Test				0.583	0.309
Linear-by-Linear Association	0.467	1	0.494		
N of Valid Cases	137				

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 18.87.
b. Computed only for a 2x2 table

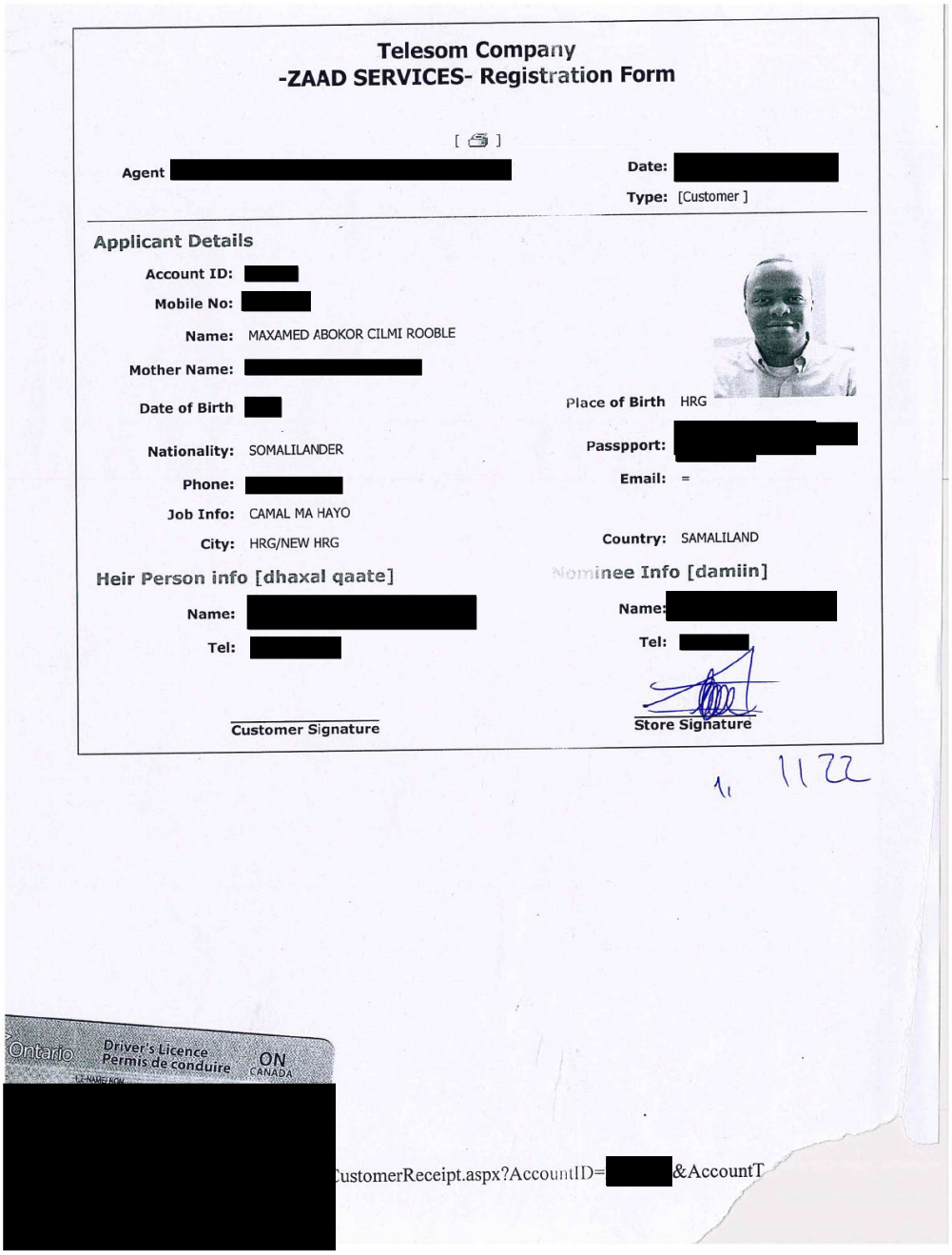
Appendix 26: Chi-Square tests for communication frequency, length and amounts sent

Q24b_Communication_Frequency				Less than 500	More than 500	Total
Less Frequently	Length Sending Money	Less Years remitting	Count	13	6	19
			Expected Count	9.5	9.5	19.0
			%	68.4%	31.6%	100.0%
			Adjusted Residual	2.0	-2.0	
		More Years remitting	Count	15	22	37
			Expected Count	18.5	18.5	37.0
			%	40.5%	59.5%	100.0%
			Adjusted Residual	-2.0	2.0	
		Total	Count	28	28	56
			Expected Count	28.0	28.0	56.0
			%	50.0%	50.0%	100.0%
More Frequently	Length Sending Money	Less Years remitting	Count	24	12	36
			Expected Count	24.1	11.9	36.0
			%	66.7%	33.3%	100.0%
			Adjusted Residual	-0.1	0.1	
		More Years remitting	Count	31	15	46
			Expected Count	30.9	15.1	46.0
			%	67.4%	32.6%	100.0%
			Adjusted Residual	0.1	-0.1	
		Total	Count	55	27	82
			Expected Count	55.0	27.0	82.0
			%	67.1%	32.9%	100.0%
Total	**Length Sending Money**	Less Years remitting	Count	37	18	55
			Expected Count	33.1	21.9	55.0
			%	67.3%	32.7%	100.0%
			Adjusted Residual	1.4	-1.4	
		More Years remitting	Count	46	37	83
			Expected Count	49.9	33.1	83.0
			%	55.4%	44.6%	100.0%
			Adjusted Residual	-1.4	1.4	
		Total	Count	83	55	138
			Expected Count	83.0	55.0	138.0
			%	60.1%	39.9%	100.0%

	Chi-Square Tests	Value	df	Asymptotic Significance (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Less Frequently	Pearson Chi-Square	3.903[c]	1	0.048		
	Continuity Correction[b]	2.868	1	0.090		
	Likelihood Ratio	3.973	1	0.046		
	Fisher's Exact Test				0.089	0.045
	Linear-by-Linear Association	3.834	1	0.050		
	N of Valid Cases	56				
More Frequently	Pearson Chi-Square	.005[d]	1	0.945		
	Continuity Correction[b]	0.000	1	1.000		
	Likelihood Ratio	0.005	1	0.945		
	Fisher's Exact Test				1.000	0.565
	Linear-by-Linear Association	0.005	1	0.945		
	N of Valid Cases	82				
Total	Pearson Chi-Square	1.938[a]	1	0.164		
	Continuity Correction[b]	1.475	1	0.225		
	Likelihood Ratio	1.958	1	0.162		
	Fisher's Exact Test				0.214	0.112
	Linear-by-Linear Association	1.924	1	0.165		
	N of Valid Cases	138				

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 21.92.
b. Computed only for a 2x2 table
c. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 9.50.
d. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 11.85.

Appendix 27: Zaad Mobile Money Registration form



Telesom Company
-ZAAD SERVICES- Registration Form

[ ]

Agent [redacted] **Date:** [redacted]

Type: [Customer]

Applicant Details

Account ID: [redacted]

Mobile No: [redacted]

Name: MAXAMED ABOKOR CILMI ROOBLE

Mother Name: [redacted]

Date of Birth [redacted] **Place of Birth** HRG

Nationality: SOMALILANDER **Passpport:** [redacted]

Phone: [redacted] **Email:** =

Job Info: CAMAL MA HAYO

City: HRG/NEW HRG **Country:** SAMALILAND

Heir Person info [dhaxal qaate] **Nominee Info [damiin]**

Name: [redacted] **Name:** [redacted]

Tel: [redacted] **Tel:** [redacted]

Customer Signature **Store Signature**

1, 1122

Ontario Driver's Licence Permis de conduire ON CANADA

[redacted]

CustomerReceipt.aspx?AccountID=[redacted]&AccountT

Appendix 28: Chi-Square tests for online/mobile money, amounts sent and length of sending money

Q13_Online/mobile_Money_Transfer				Less Years remitting	More Years remitting	Total
Yes	Q7b_Amount_Sent	Less than 500	Count	16	15	31
			Expected Count	12.5	18.5	31.0
			%	51.6%	48.4%	100.0%
			Adjusted Residual	2.0	-2.0	
		More than 500	Count	5	16	21
			Expected Count	8.5	12.5	21.0
			%	23.8%	76.2%	100.0%
			Adjusted Residual	-2.0	2.0	
		Total	Count	21	31	52
			Expected Count	21.0	31.0	52.0
			%			
No	Q7b_Amount_Sent	Less than 500	Count	20	31	51
			Expected Count	20.2	30.8	51.0
			%	39.2%	60.8%	100.0%
			Adjusted Residual	-0.1	0.1	
		More than 500	Count	14	21	35
			Expected Count	13.8	21.2	35.0
			%	40.0%	60.0%	100.0%
			Adjusted Residual	0.1	-0.1	
		Total	Count	34	52	86
			Expected Count	34.0	52.0	86.0
			%	39.5%	60.5%	100.0%
Total	**Q7b_Amount_Sent**	Less than 500	Count	36	46	82
			Expected Count	32.7	49.3	82.0
			%	43.9%	56.1%	100.0%
			Adjusted Residual	1.2	-1.2	
		More than 500	Count	19	37	56
			Expected Count	22.3	33.7	56.0
			%	33.9%	66.1%	100.0%
			Adjusted Residual	-1.2	1.2	
		Total	Count	55	83	138
			Expected Count	55.0	83.0	138.0
			%	39.9%	60.1%	100.0%

	Chi-Square Tests	Value	df	Asymptotic Significance (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Yes	Pearson Chi-Square	4.020[c]	1	0.045		
	Continuity Correction[b]	2.948	1	0.086		
	Likelihood Ratio	4.157	1	0.041		
	Fisher's Exact Test				0.083	0.042
	Linear-by-Linear Association	3.942	1	0.047		
	N of Valid Cases	52				
No	Pearson Chi-Square	.005[d]	1	0.942		
	Continuity Correction[b]	0.000	1	1.000		
	Likelihood Ratio	0.005	1	0.942		
	Fisher's Exact Test				1.000	0.559
	Linear-by-Linear Association	0.005	1	0.942		
	N of Valid Cases	86				
Total	Pearson Chi-Square	1.381[a]	1	0.240		
	Continuity Correction[b]	0.996	1	0.318		
	Likelihood Ratio	1.391	1	0.238		
	Fisher's Exact Test				0.289	0.159
	Linear-by-Linear Association	1.371	1	0.242		
	N of Valid Cases	138				

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 22.32.
b. Computed only for a 2x2 table
c. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 8.48.
d. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 13.84.

Ethics Approval Letter

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06/12/2017

Mr Mohamed Elmi
Department of Information System
University of Cape Town

REF: REC2017/012/001

Dear Mohamed Elmi

Project: ICT, THE SOMALI DIASPORA AND THE STABILIZATION OF A FAILED STATE.

It is a pleasure to inform you that the EiRC has **formally approved** the above-mentioned study.

Approval is granted for the period of 12 months. Should you require an extension or make any substantial changes to the research methodology which could affect the experiences of participants, you must submit a revised protocol to the Committee for approval.

Please note that the ongoing ethical conduct of the study remains the responsibility of the principal investigator.

Your sincerely

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